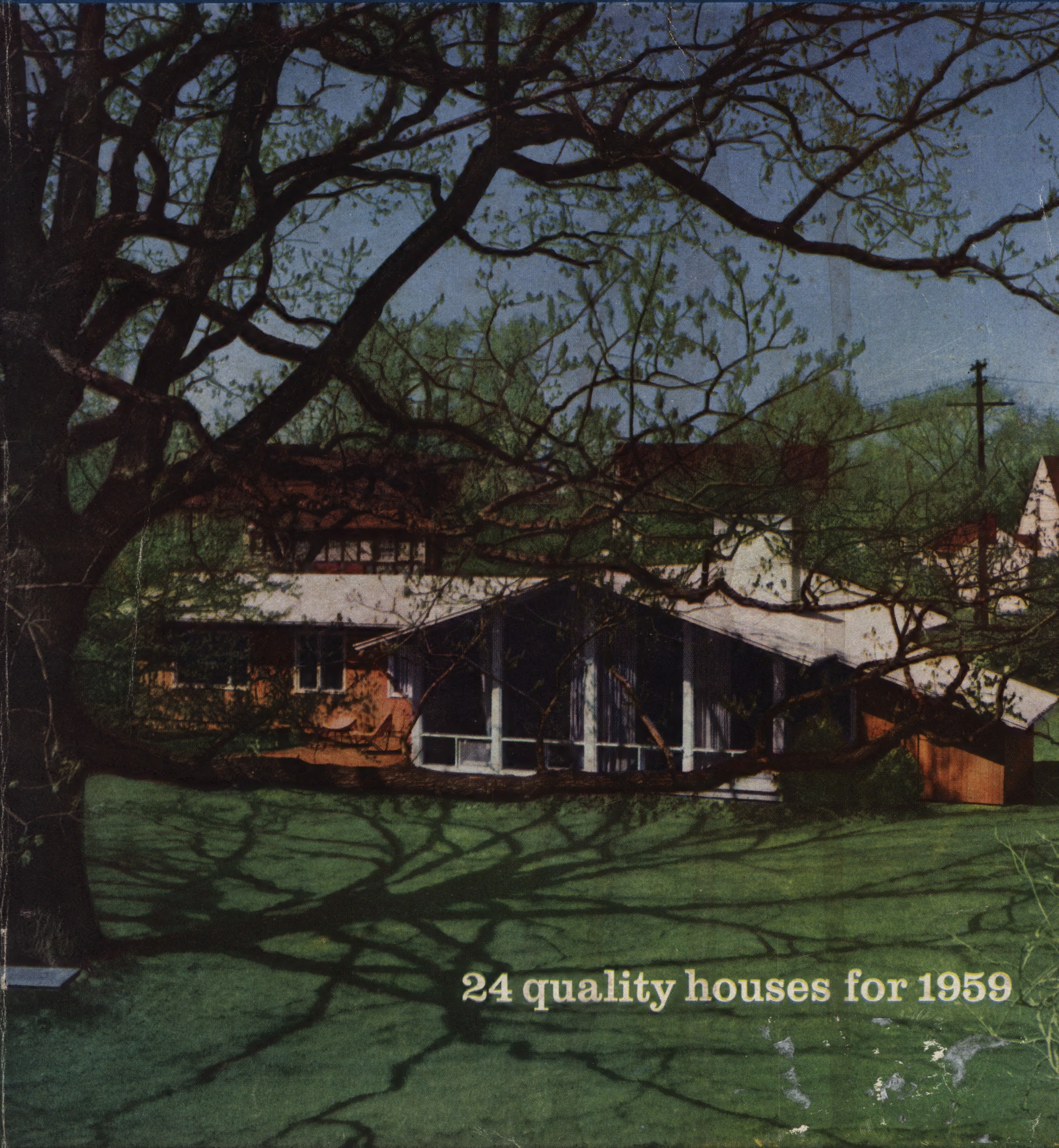
AMERICA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST INDUSTR

NOVEMBER 1958 SIX DOLLARS A YEAR—ONE DOLLAR A COPY

House & Home

FOR ARCHITECTS · APPRAISERS · BUILDERS · CONTRACTORS · DECORATORS · DEALERS · DISTRIBUTORS · FHA-VA · MANUFACTURERS · MORTGAGEES · PREFABRICATORS · REALTORS



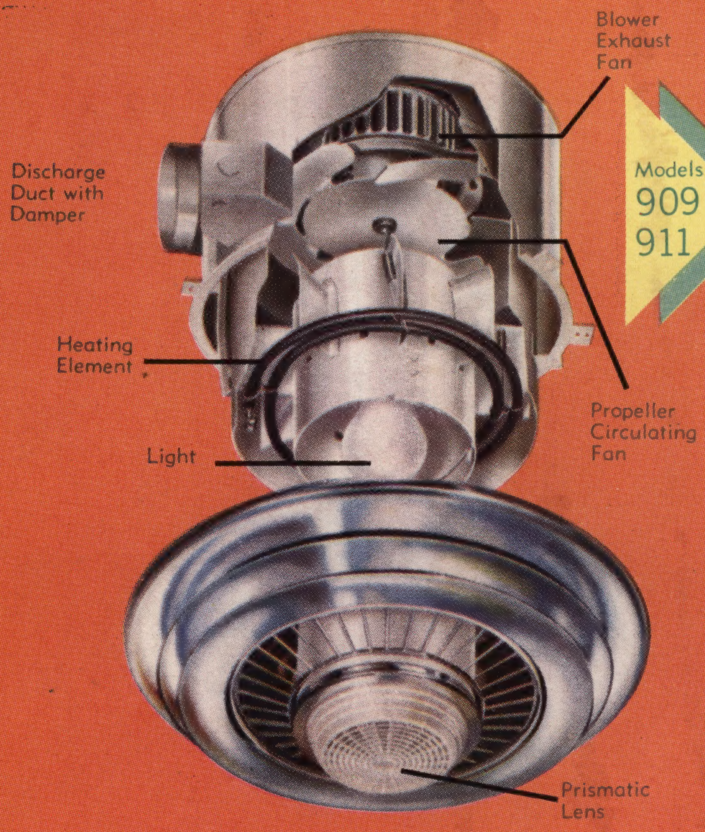
24 quality houses for 1959

NEWS BEGINS ON PAGE 39 / NEW WAYS TO BUILD BETTER, PAGE 165 / COMPLETE CONTENTS, PAGE 79

For Safety and Comfort All

NuTone Electric

Even with Central Heating -- Bathrooms

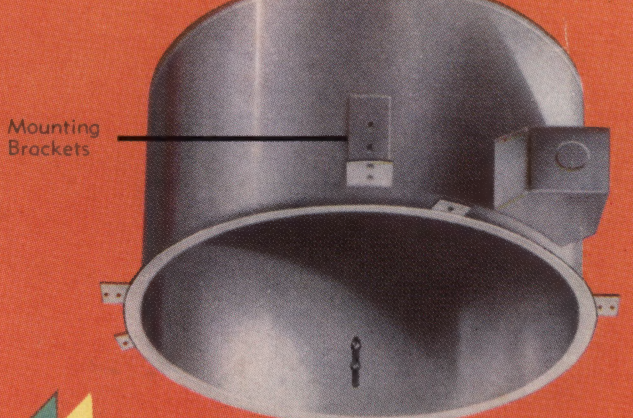


Models
909
911

NUTONE HEAT-A-VENTLITE

Heater + Exhaust Fan + Light

The exhaust fan automatically shuts off when the heater is on. Enclosed heating element . . for years of trouble-free use. 1475 or 1800 watts. Grille is 16¼ inch diameter . . anodized aluminum . . guaranteed 10 years. Prismatic lens provides best overhead lighting. $64.95 to 69.95 list.

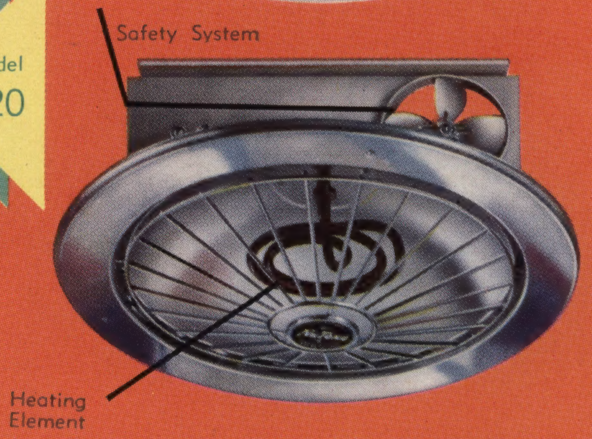


NUTONE RADIANT HEATER

Built into Ceiling for Safety

Healthful "Infra-Red" heat rays spread relaxing warmth throughout the bathroom. Exclusive U L approved safety system to prevent fire hazard . . 1000 watts . . Grille is 16¼ inch diameter. Flush with ceiling. Anodized aluminum. $26.95 list.

Model
920



ADD SPLENDOR AND VALUE TO YOUR BATHROOMS WITH NUTONE
CEILING HEATERS, EXHAUST FANS AND BUILT-IN SCALES

Year.... Your Bathrooms Need

Ceiling Heaters

Need EXTRA HEAT on Chilly Mornings

NEW

Model 928

A Surface Mounted Heater that HUGS THE CEILING!

Take your choice . . . Now you can have a NUTONE CEILING HEATER . . "Built-In" or "Surface Mounted" . . . to suit the type of installation you want. And you can be sure of maximum safety — because either way the heater is out of harm's reach.

Here's extra sales appeal for your homes . . . a "Toasty-Warm" Bathroom for those in-between seasons . . or for chilly mornings when the central heating system has been turned low during the night. Bathrooms are less crowded because NuTone Heaters are mounted up at the ceiling level.

•

NuTone's new Model 928 Surface-Mounted Ceiling Heater competes price-wise with any other type of installed heater. 13¾" reflector . . anodized aluminum. Mounts on standard junction box just like electrical fixture. 1000 watts. Only $18.95 list.

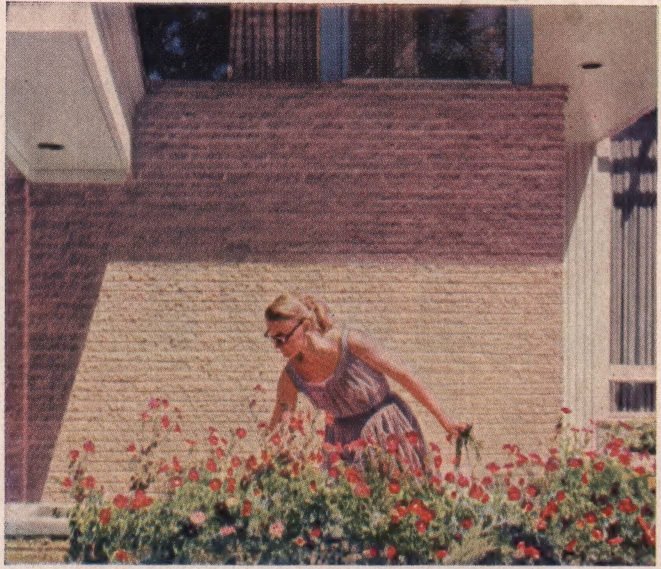
SEND FOR NEW CATALOGS AND INSTALLATION DATA

NUTONE, Inc., **Department HH-11, Cincinnati 27, Ohio**

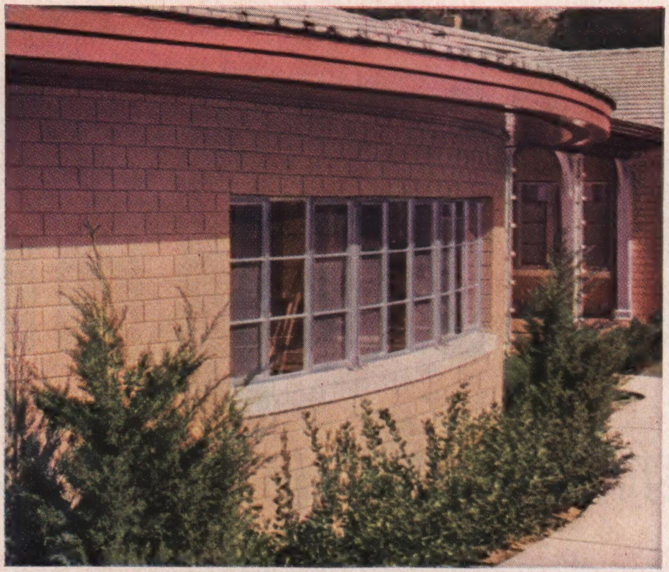
NAME ______________ **FIRM** ______________

ADDRESS ______________

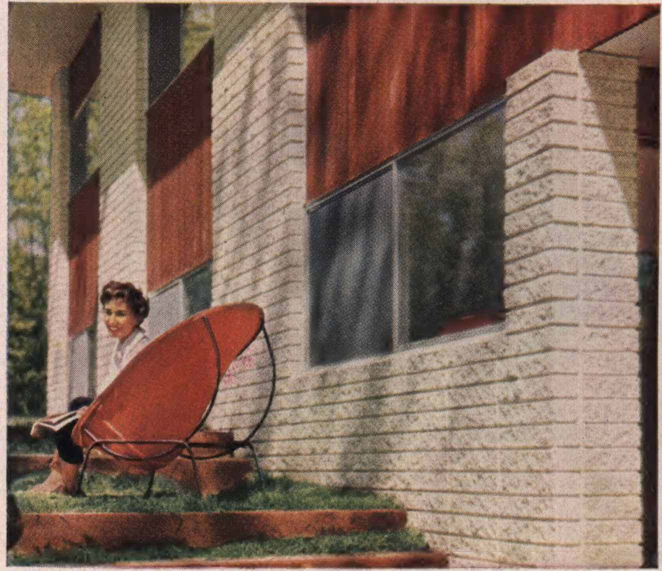
CITY ______________ **ZONE** ____ **STATE** ______



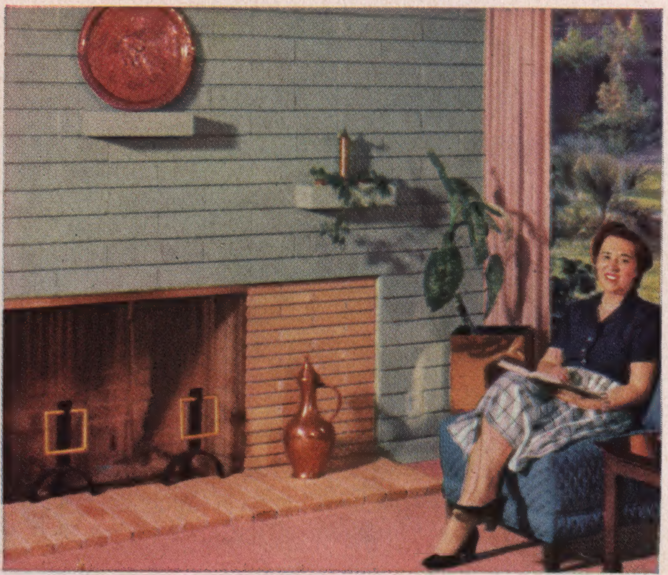
Living concrete in integrally colored 2″-high split block



Painted 4″-high units. Another of concrete masonry's many new forms



Coarse-textured units in stacked bond for design interest



Raked horizontal joints add dramatic shadow lines to fireplace

Masonry patterns that bring new charm for today's homes...

NEW-TYPE living concrete

A whole new design opportunity is opened by today's modern forms of concrete masonry.

Here are new shapes, textures and colors that give fresh interest and charm to home exteriors—interiors, too. Warm, friendly looking, created to the mood of modern living . . . this is new-type *living concrete!*

The growing popularity of *living concrete* can be seen from California to New York, in outstanding homes of every architectural style. It wins a warm and lasting welcome in any neighborhood.

Living concrete can give greater breadth to your home designing. Write for free booklet "*Concrete Masonry Homes for Better Living,*" distributed only in the United States and Canada.

PORTLAND CEMENT ASSOCIATION Dept. 10-94, 33 West Grand Ave., Chicago 10, Illinois

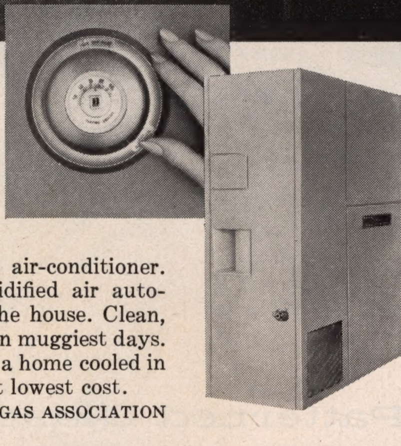
A national organization to improve and extend the uses of concrete

Selling Homes is much easier when...

the Gas furnace cools in summer, too!

Now at new low cost for Builder and Buyer!

DESIGNED BY ARCHITECT GEORGE NEMENY, A.I.A.



ARKLA-SERVEL SUN VALLEY*

All Year® Gas Air-Conditioner

Show them a home that's heated in Winter by clean, silent Gas. Show them they can set a simple thermostat dial—and the Arkla-Servel Sun Valley* circulates gentle warm air to every room. Tell prospects there's no worry about fuel deliveries either. Dependable Gas is piped right into the home. And both you and your buyer are protected by Arkla's five-year performance warranty. Choice of two models: the 3½-ton 500 and 5-ton 750.

Show them a home that's cooled in Summer by a simple change-over that turns the Gas furnace into a Gas air-conditioner. Dust-free, pollen-free, dehumidified air automatically circulates through the house. Clean, healthful, comfortable—even on muggiest days. With Sun Valley*, offer buyers a home cooled in Summer, heated in Winter—at lowest cost.

AMERICAN GAS ASSOCIATION

ONLY GAS does so much more...for so much less!

**Trademark. Product of Arkla Air Conditioning Corp., Evansville, Ind., & Shreveport, La.*

HOUSE & HOME, November 1958 Volume 14, Number 5. Published monthly by TIME, INC., 9 Rockefeller Plaza, New York 20, N. Y. Second-class postage paid at New York, N. Y., and at additional mailing offices. Subscription price $6.00 a year

Luxury Home Builder

of Westchester County, N. Y.

Speaks Out for PREWAY® Bilt-Ins

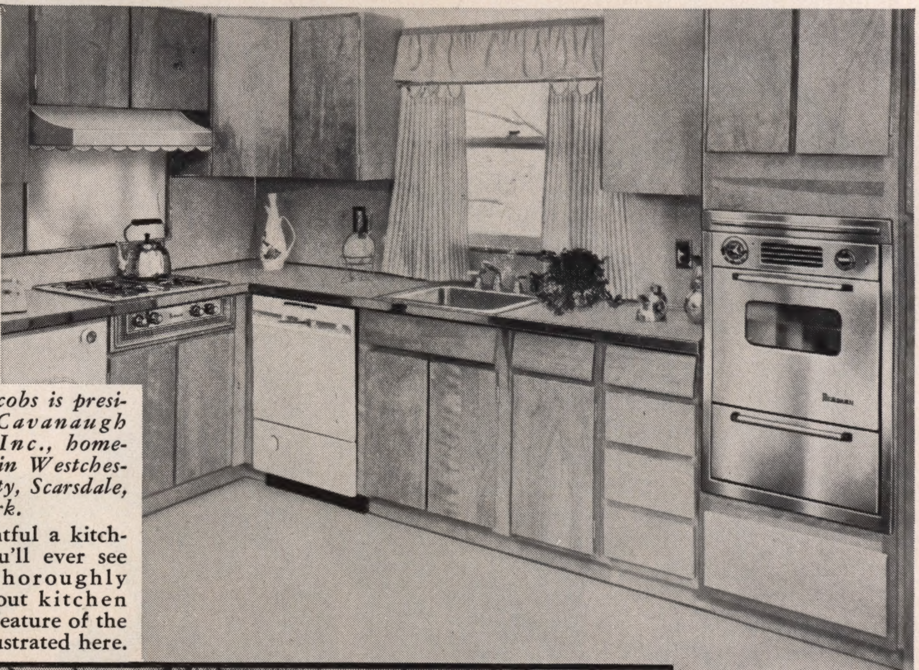
"Kitchens are an important headline element in my houses," says Mr. M. Jacobs . . . "and PREWAY does the most for me in adding to decor, in holding down installation costs and in keeping my customers enthusiastic with their performance.

"When you build homes as I do, in the forty to fifty thousand bracket, you aren't concerned with nickels. I always spend more to get the best . . . and that is why PREWAY is my selection. Certainly, I have tried others — but my records show conclusively that PREWAY not only looks good, but is good, all the way through. It's a rare day when I have a service call."

And what M. Jacobs says is true the country over . . . for all builders. Write today for colorful specification bulletins that will give you full information on PREWAY Bilt-In appliances.

PREWAY® Inc. 2118 Second Street, N., Wisconsin Rapids, Wis.

Since 1917 — Pioneer manufacturer of built-in appliances . . . refrigerator-freezer combinations, gas and electric ovens and surface units, ventilating range hoods, dishwashers.



Mr. Jacobs is president of Cavanaugh Homes Inc., homebuilders in Westchester County, Scarsdale, New York.

As delightful a kitchen as you'll ever see is this thoroughly thought out kitchen that is a feature of the house illustrated here.

In Westchester County, New York, the homes that M. Jacobs builds are the trend-setters, the style leaders — homes like this one, that make the most of their environment and that illustrate the best in functional layout.

THE ROOF THAT
Never Wears Out!

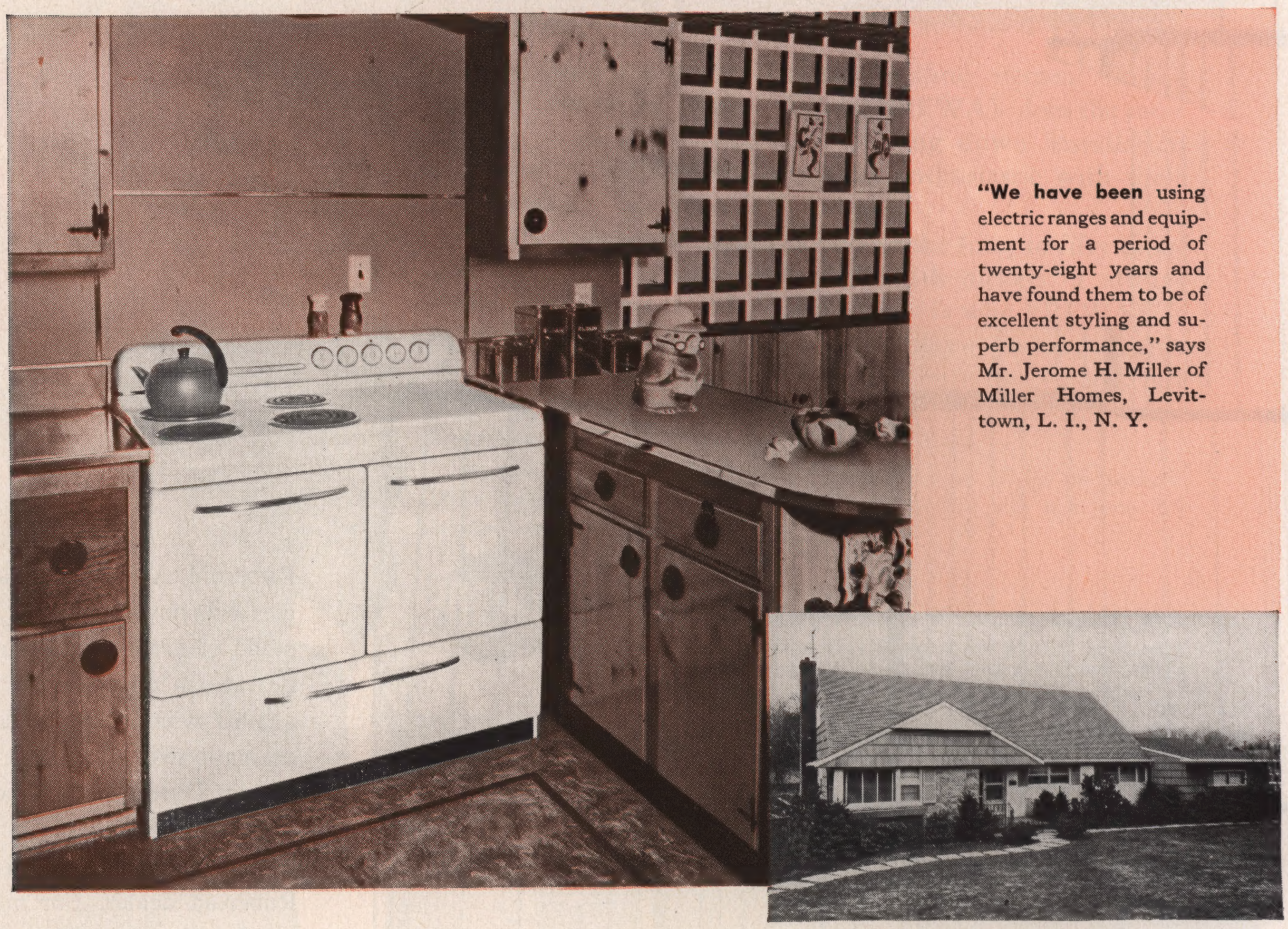
Ruberoid American Thatch® roof shingles will never wear out because they're made of fireproof asbestos-cement. Copper storm anchors protect butt edges against wind damage. A wide range of dramatic two-tone colors with Ruberoid's famous Duroc® finish to seal color in, seal dirt out. American Thatch is luxury roof beauty that is built to last. See your Ruberoid dealer. For more information ask for American Thatch folder #1343. Write The Ruberoid Co., 500 Fifth Avenue, New York 36, N. Y.

American Thatch®
ASBESTOS SHINGLES

The **RUBEROID** Co.

ASPHALT AND ASBESTOS
BUILDING MATERIALS

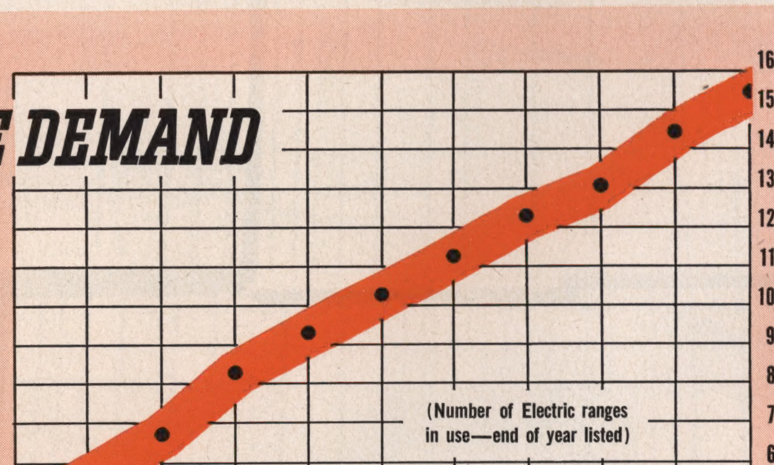
MORE NEW HOMES INCLUDE



"We have been using electric ranges and equipment for a period of twenty-eight years and have found them to be of excellent styling and superb performance," says Mr. Jerome H. Miller of Miller Homes, Levittown, L. I., N. Y.

PROOF OF THE DEMAND

For more than 11 years, growth in the demand for ELECTRIC Ranges has been constant, as this chart shows. There are three times as many ELECTRIC Ranges in American homes now as there were 11 years ago. Every day, more than 3,500 are being installed. They're a selling feature you can't afford to overlook!



Source: ELECTRICAL MERCHANDISING Annual Statistical and Marketing Issues

ELECTRIC RANGES

THAN ANY OTHER TYPE! *

Surveys show that the kitchen is a major attraction in a new home. As the range might be called the "heart" of the kitchen, what kind should *you* install? What kind are a majority of builders using as a selling feature? What kind do women prefer? The answer is—ELECTRIC Ranges!

The ELECTRIC Range is a *wanted* feature and a real selling help for you, no matter what size homes you build. It's the natural choice for the expensive home . . . and will give the smaller, less costly home greater customer-appeal.

Women want the ELECTRIC Range because it offers them cooking equipment in keeping with other modern appliances. With it, cooking is clean, economical and drudgery-free. Built-in or free-standing, it helps you to plan your kitchens with that irresistible appeal that makes homes sell faster!

ELECTRIC RANGE SECTION
National Electrical Manufacturers Association
155 East 44th Street, New York 17, N. Y.

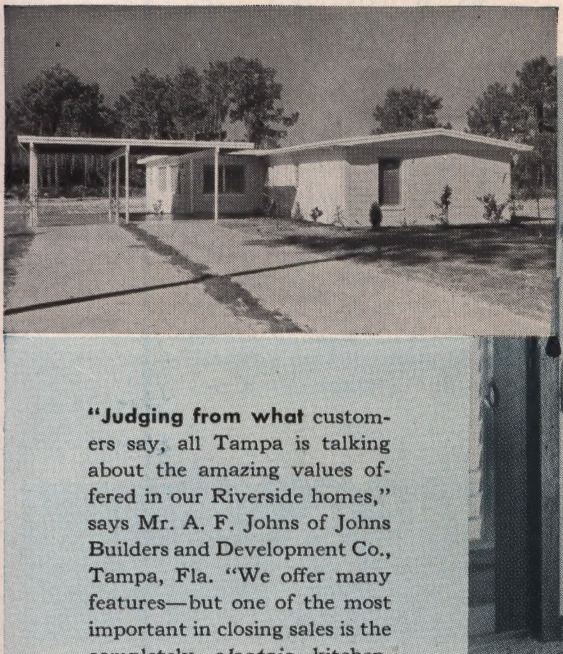
ADMIRAL • FRIGIDAIRE • GENERAL ELECTRIC • HOTPOINT
KELVINATOR • MONARCH • NORGE • PHILCO
RCA WHIRLPOOL • TAPPAN • WESTINGHOUSE

ADEQUATE WIRING SERVES AND SAVES

ELECTRIC RANGES help sell houses

LIVE BETTER ELECTRICALLY

*Bureau of Labor Statistics Report—1956



"Judging from what customers say, all Tampa is talking about the amazing values offered in our Riverside homes," says Mr. A. F. Johns of Johns Builders and Development Co., Tampa, Fla. "We offer many features—but one of the most important in closing sales is the completely *electric* kitchen. This, of course, couldn't be complete without the ELECTRIC Range—and in keeping with the home's other modern features, the range is an *Electric built-in* Range."

"EVERYTHING HINGES ON HAGER!"*

C. Hager & Sons Hinge Mfg. Co. • St. Louis 4, Mo.
In Canada, Hager Hinge Canada Limited • Kitchener, Ontario

Founded 1849—Every Hager Hinge Swings on 100 Years of Experience

HAGER HINGES *®

EASTERN'S STAR VENETIAN BLINDS

Revolutionary new process keeps slats clean . . .

ENDS WASHING!

At last home owners can enjoy all the advantages of modern venetians *without* the chore of frequent cleaning! Eastern's Star Venetian blinds—and *only* Eastern's Star—are now protected with a wonder-working finish of Du Pont Ludox, the dramatically new anti-soil compound that sheds dust instantly . . . ends washing for good! With Eastern's Star all cleaning problems are reduced to an occasional flick of a dust cloth!

STYLISH, PRACTICAL WINDOW DECOR

Vertical or horizontal models . . . as elegant as smartest draperies!

Eastern's Star venetian blinds—custom-made by franchised manufacturers throughout the U. S. and Canada with horizontal or fabulous new vertical slats—are as far ahead in *styling* as in dirt-shedding action! Their wider "S"-Shaped slats create a unique "one piece" effect . . . interlock when closed for total privacy and extra insulation against heat and cold . . . yet provide the brightest, clearest view when open.
Send coupon for literature and full particulars on how you may get free Eastern's Star Venetian Blinds for *your* model homes!

ADD EXTRA SELL TO SAMPLE HOMES!

SEND COUPON NOW ▶ Eastern Products Corp., 1601 Wicomico St., Baltimore 30, Md.

Please rush me complete literature on Eastern's Star Venetian Blinds . . . and details on how I can obtain Eastern's Star for my model homes.

NAME:

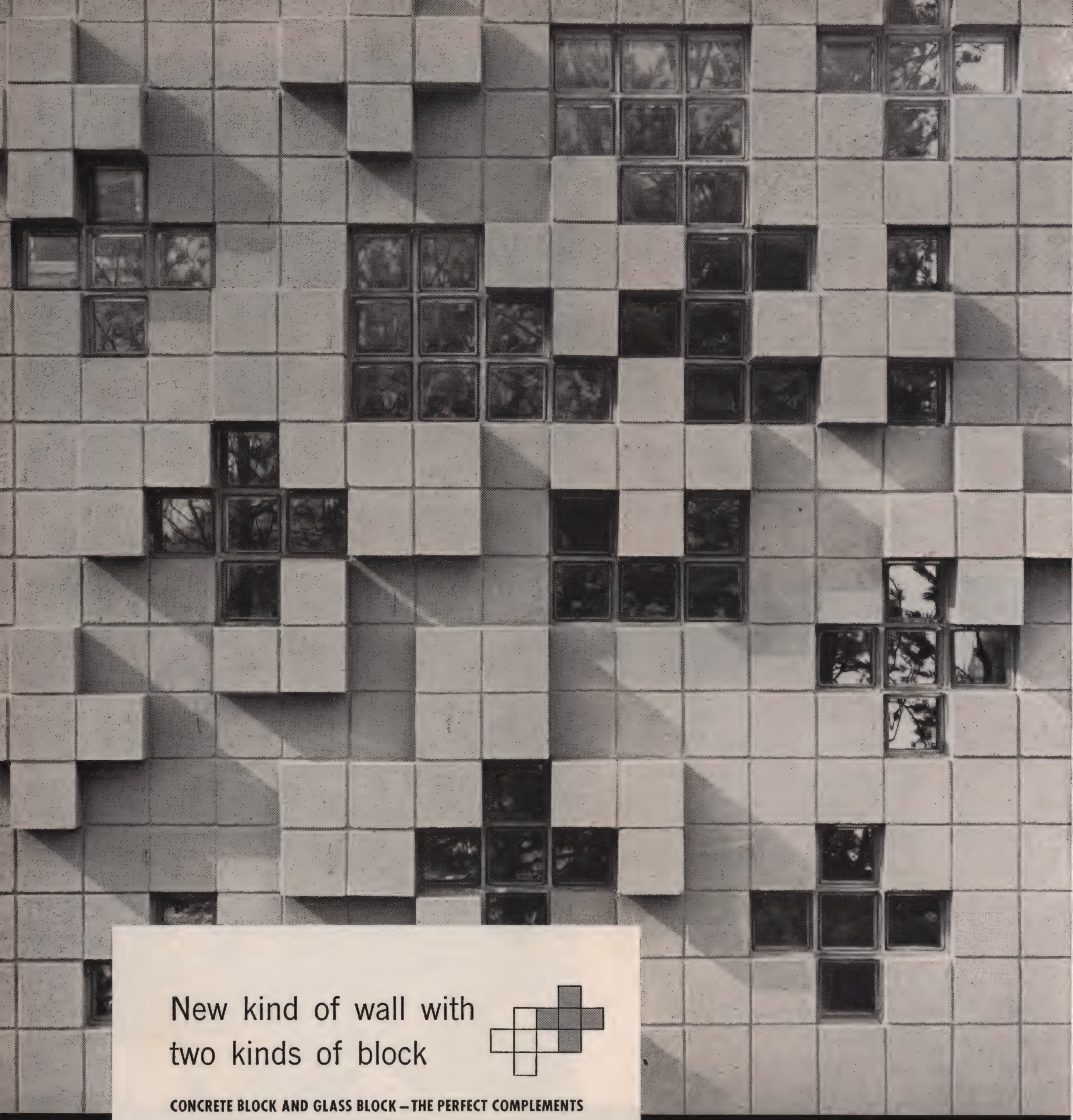
COMPANY:

ADDRESS CITY

Eastern
Products Corporation
(formerly Eastern Venetian Blind Co.)

1601 Wicomico Street, Baltimore 30, Md.

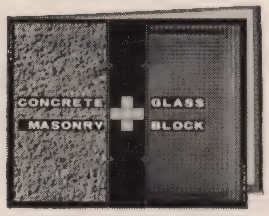
Makers of EASTERN DRAPERY HARDWARE, AIRLUME AWNINGS, FOLDING DOORS *and* ACOUSTICAL MATERIALS.



New kind of wall with two kinds of block

CONCRETE BLOCK AND GLASS BLOCK—THE PERFECT COMPLEMENTS

Limitless designs in light, in shadow, in substance are yours when you combine the beauty and practicality of concrete masonry and glass block. Both materials are modular allowing simple and economical construction of unusual patterns of intriguing style. When you combine glass block with concrete block you create a wall of textured beauty, adding the utility of light.



Ask your local NCMA member for a copy of "Ideas Unlimited" in color with new ideas for combining concrete block and glass block—the perfect complements.

NATIONAL CONCRETE MASONRY ASSOCIATION

38 SOUTH DEARBORN • CHICAGO

NCMA

Developer: Royal Meadow Homes, Inc.
Builder: Julian Kheel
Chase Supplier: W. Krozel,
Territory Wholesale Supply Co., Holley, New York

323 Homes—
3 Major Projects

All with Lifelines® of Chase Copper Water Tube

By the end of 1959, Julian Kheel of Henrietta, N. Y., will have built 323 homes in three separate developments near Rochester, N. Y. These homes will all be in the $14-18,000 bracket, and will be built and sold by Royal Meadow Homes, Inc., of which Mr. Kheel is President. Mr. Kheel reports:

"So far, we have erected or are building 181 homes out of the total we plan. And every one of these homes is 100%-equipped with Chase copper tube hot and cold water and drainage lines. We find that crews save significant time, run more feet of pipe per day, and get a better installation at lower cost per foot."

The total cost—copper tube plus fittings plus time—is less than the cost of rustable pipe. So, the next plumbing job that you figure, base your estimate on using copper tube by Chase. Copper is easier to pre-assemble, joints are made quicker and easier, stay pressure-tight. Long lengths need fewer connections, fewer fittings and take less time to install and pressure-test.

Your nearest Chase wholesaler is ready to help you handle your next job with LIFELINES of Chase copper tube for water supply and drainage—and for radiant heating, too. Contact him today for full details.

Julian Kheel (left) discusses Chase Copper Drainage installation with Orrin Switzer, Superintendent of Construction for Royal Meadow Homes, Inc.

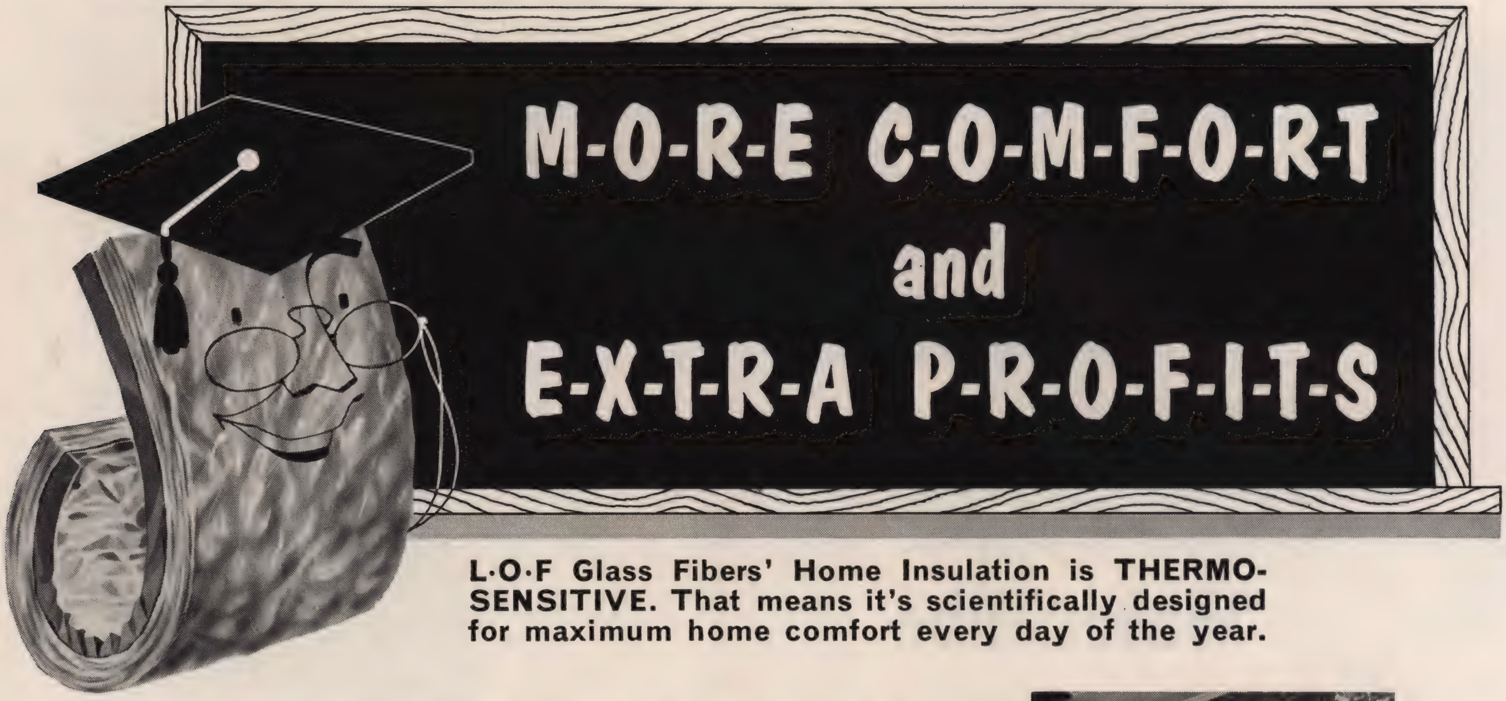
Chase®
BRASS & COPPER CO.
WATERBURY 20, CONN.
Subsidiary of
Kennecott Copper Corporation

The Nation's Headquarters for Brass, Copper and Stainless Steel

Atlanta Baltimore Boston Charlotte Chicago Cincinnati Cleveland Dallas Denver Detroit Grand Rapids Houston Indianapolis Kansas City, Mo. Los Angeles Milwaukee Minneapolis Newark New Orleans New York (Maspeth, L. I.) Philadelphia Pittsburgh Providence Rochester St. Louis San Francisco Seattle Waterbury

It's "Educated"!

L·O·F Glass Fibers' HOME INSULATION spells out TWO big benefits



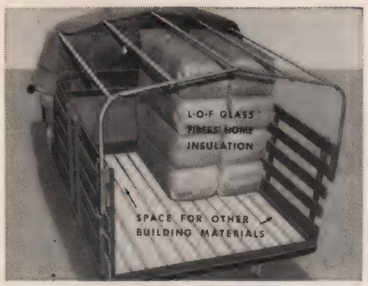
L·O·F Glass Fibers' Home Insulation is THERMO-SENSITIVE. That means it's scientifically designed for maximum home comfort every day of the year.

In warm weather, it curbs daytime heat until the sun goes down. After that, it speeds up home cooling at night by losing heat to the outside more quickly than ordinary insulations. This same sensitivity works more efficiently with air conditioning systems—reduces power bills. Even without mechanical cooling, this **Thermo-Sensitive** insulation improves home comfort all day long.

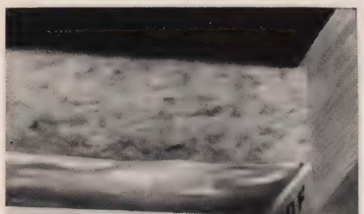
In cold weather, it responds faster to modern thermostatic controls. While "lazy" insulations lag behind, **L·O·F Glass Fibers' Home Insulation** smooths out the alternate *hots* and *colds* of room temperatures. And provides home buyers with major fuel savings that return the cost of the insulation many times over.

More and more home builders are finding that L·O·F Glass Fibers' Home Insulation is "Educated" to provide comfort features that not only help sell homes faster, but also offer extra profit possibilities through lower installation costs.

Save money on "one-man" installation. Lightweight blankets are self-supporting while handy tabs are stapled.


L·O·F GLASS FIBERS' HOME INSULATION
SPACE FOR OTHER BUILDING MATERIALS

Costs less to handle. Compressed rolls take less than half the space of other types of insulation.

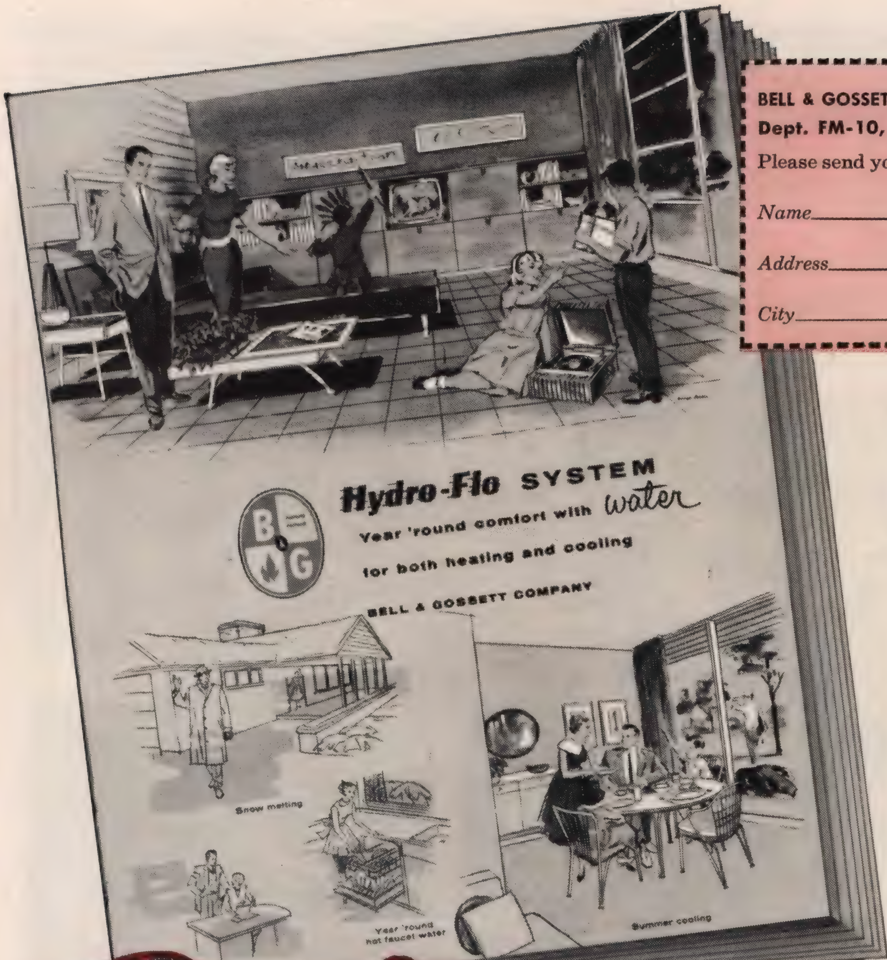


Easy-to-sell benefit for home buyer. Retains full thickness at edges. Snug fit cuts passage of heat.

L·O·F GLASS FIBERS

Available in standard widths and three thicknesses to meet usual requirements, L·O·F Glass Fibers' Home Insulation is delivered quickly from warehouses all over the country. For the name of your nearest distributor, *write: L·O·F Glass Fibers Company, Dept. 21-118, 1810 Madison Ave., Toledo 1, O.*

L·O·F GLASS FIBERS COMPANY
TOLEDO 1, OHIO


Hydro-Flo SYSTEM
Year 'round comfort with water
for both heating and cooling
BELL & GOSSETT COMPANY
Snow melting
Year 'round hot faucet water
Summer cooling
Economy

BELL & GOSSETT COMPANY
Dept. FM-10, Morton Grove, Illinois
Please send your free booklet on the B&G *Hydro-Flo* System.
*Name*____________________
*Address*____________________
*City*__________ *Zone*_____ *State*________

DISCOVER HOW TO ADD VALUE TO YOUR HOMES FAR IN EXCESS OF THE ACTUAL COST

...send the coupon for free booklet which gives you the complete story of the B&G *Hydro-Flo* System

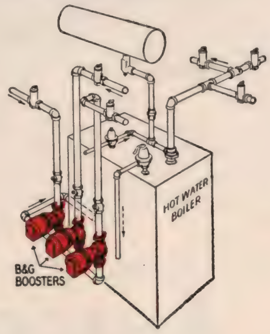
This hydronic* system lifts your homes out of the commonplace class...really gives you something to talk about...adds sales value. No other equipment can offer so many possibilities for more comfortable, more convenient living.

The B&G *Hydro-Flo* System can be installed initially as a forced hot water heating system with all the benefits of controlled, *radiant* warmth, plus a year 'round supply of low-cost hot faucet water.

Other *Hydro-Flo* features can be included, either when building or at any time thereafter. Summer cooling, for example, using chilled water in a choice of several ways. Or snow-melting pipe coils under driveway and sidewalk, using the regular boiler to supply heat.

The only practical way to zone-control residential heating

Merely splitting the piping into separate zone circuits and circulating each with a B&G Booster Pump offers a simple, inexpensive method of temperature control. This permits different temperatures in different parts of the house, or compensation for varying heat losses due to exposure conditions. Split-level homes, in particular, require zoned heating.



B&G BOOSTER

Key unit in a B&G *Hydro-Flo* System

The prime requisite of a forced hot water heating pump is *quiet* operation. In this respect the B&G Booster is completely outstanding...in every detail it is designed to eliminate noise.

Motors are specially built units...alloy steel shafts are oversized, affording large bearing surfaces. Extra long sleeve bearings promote smooth, quiet operation and spring-type couplers further dampen noise and vibration. The extremely hard seal positively prohibits water leakage into the bearings.

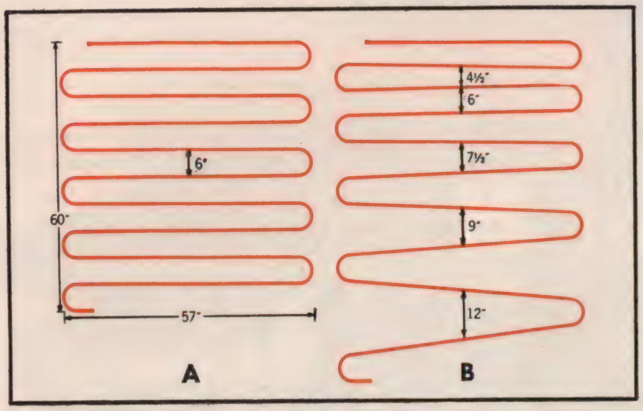
Hydronics...the science of heating and cooling with water

B & G
Reg. U.S. Pat. Off.

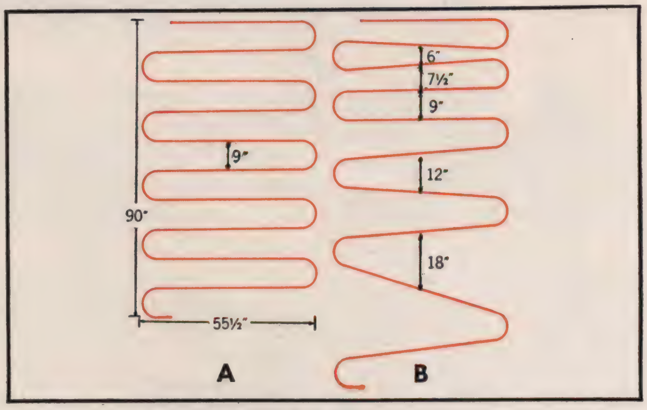
Hydro-Flo SYSTEM

BELL & GOSSETT COMPANY
Dept. FM-10, Morton Grove, Illinois
Canadian Licensee: S. A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario

If you design or install radiant panel heating systems Anaconda Pre-Formed Panel Grids (PG's®) will save you money



Anaconda ⅜" Panel Grids for Ceilings. Contain 50 linear feet of ⅜" nominal (½" O.D.) Type L Copper Tube machine-bent on 6" centers (A). Spacing can be adjusted from 4½" to 12" (B) during installation to meet design requirements.

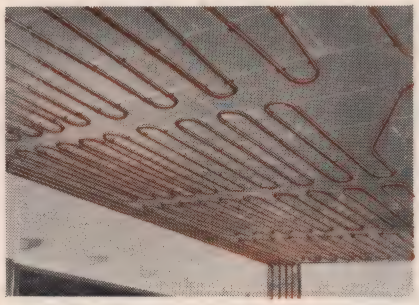


Anaconda ½" Panel Grids for Floors. Contain 50 linear feet of ½" nominal (⅝" O.D.) Type L Copper Tube machine-bent on 9" centers (A). Varied spacing from 6" to 18" (B) is easily accomplished by hand when grids are installed.

Machine-formed PG's are furnished ready to install. One tube end of each panel grid is expanded so that it can be solder-connected in series without requiring fittings.

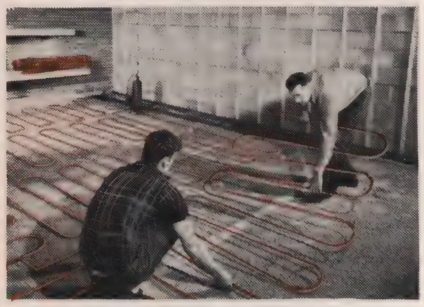
PG's save time. Anaconda Panel Grids are easily lifted and propped in place, leaving worker's hands free to fasten tube straps. Metal lath will be installed below the grids.

Hook-type fasteners of nonrusting Everdur,® also offering easy, fast installation, are partially set in joists—PG's slip over hooks. Fasteners are driven to draw tube to ceiling.



Ceiling installation on gypsum lath. Note changes in spacings—4½" centers near the outside walls where heat loss is greatest but with the c-c spacing increased at the center and inside areas.

No sags or dips in the tube lines. PG's are uniform and fasten snugly to ceiling construction permitting a uniform thickness of plaster with resulting savings in materials and time.



Heat for this basement game room will be provided by ½" PG's embedded in a concrete slab. For floor or ceiling radiant panel heating systems, Anaconda PG's offer many installation economies. 5815

ANACONDA®

MADE IN U.S.A.
TO THE STANDARDS
OF AMERICAN INDUSTRY

**COPPER TUBE PRE-FORMED
PANEL GRIDS FOR
RADIANT PANEL HEATING**

Made by
THE AMERICAN BRASS COMPANY
Available through distributors of Anaconda Pipe and Tube

**The American Brass Company, Waterbury 20, Conn.
(In Canada: Anaconda American Brass Ltd.,
New Toronto, Ont.)**

FREE BOOKLET! Send me free Booklet C-6 which tells how to design, lay out and install radiant panel heating systems with PG's.

NAME..
COMPANY..
STREET..
CITY..........................ZONE.....STATE.......

5805

GOOD IDEAS shape up fast with beautiful MARLITE paneling

There's no limit on imaginative interiors with versatile Marlite paneling. This easily-installed material in Loewy-styled "Companion Colors," distinctive wood and marble patterns gives a fresh, modern look to any room in the house—new or remodeled.

Large sheets, planks, blocks, hollow-core Korelock are dimensioned for standard modular sizes. They fit right, look right, go up quickly with minimum cost "in place." And Marlite's melamine plastic finish stays like new for years with an occasional damp cloth wiping. That means low maintenance, higher customer satisfaction.

Get complete Marlite details for any "interior idea" from your building materials dealer, Sweet's File—or write Marlite Division of Masonite Corporation, Dept. 1122, Dover, Ohio.

that's the beauty of **Marlite®**

plastic-finished paneling

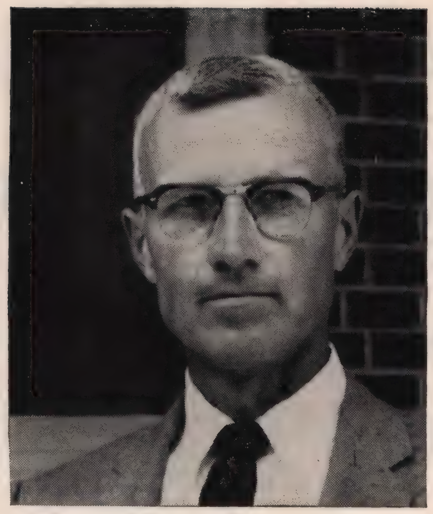
MARLITE IS ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

Marlite branch offices and warehouses located at: 204 Permalume Place, N.W., Atlanta 18, Georgia • 18 Moulton Street, Cambridge 38, Mass. • 1925 No. Harlem Ave., Chicago 35, Illinois • 8908 Chancellor Row, Dallas 35, Texas • 1577 Rio Vista Ave., Los Angeles 23, Calif. • 2440 Sixth Avenue So., Seattle 4, Washington • Branch office: 101 Park Avenue, New York 17, N. Y.

"We feature low-cost maintenance and nothing contributes more to this

in all our homes than TWINDOW,"

says builder J. FRED ADAMS,
Springfield, Illinois



Mr. Adams, well-known Springfield, Illinois builder, stated that his concern erects about fifteen to twenty homes a year. Most of them are on the speculative basis and they range in price from $20,000 to $40,000.

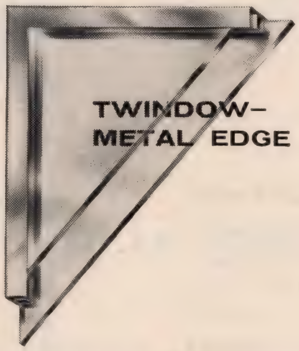
In commenting upon his experiences with TWINDOW Insulating Glass, Mr. Adams remarked: "We started using TWINDOW insulating windows five years ago and learned their value in a very short time. Because of this favorable experience, we build every home with nothing but TWINDOW in every opening. As a matter of fact, we haven't built a single home within the past three years without using TWINDOW.

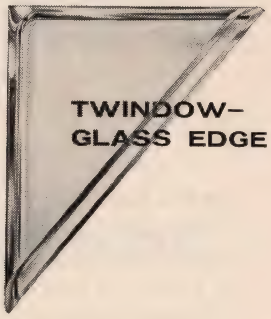
"When we explain the small added cost of TWINDOW over single glass and storm windows, plus the many conveniences of TWINDOW, our buyers are more than eager to have TWINDOW. I would say that the extra cost of TWINDOW over single glass with storm windows, in even our lowest price home, is 1%, or less, of the total home cost.

"Yes," concluded Mr. Adams, "we find that TWINDOW gives our home buyers more than their money's worth. What's more, TWINDOW helps to sell our homes more easily and faster than other homes without this insulating glass."

We shall be glad to send you complete information on TWINDOW, without any obligation on your part. Simply write to Pittsburgh Plate Glass Company, Room 8289, 632 Fort Duquesne Blvd., Pittsburgh 22, Pennsylvania.

TWO TYPES OF TWINDOW





TWINDOW—METAL EDGE. This type is ideal for large windows and where maximum insulation is needed. It's made up of two panes of ¼" clear-vision Plate Glass, with a ½" sealed air space between. Its stainless steel frame, a TWINDOW feature, eliminates bare edges . . . makes handling safe, quick and easy.

TWINDOW—GLASS EDGE. This type is just the thing for modern window wall construction. Having exceptional insulating properties, it is constructed of two panes of ⅛" PENNVERNON® — the quality window glass — with a 3/16" air space between. TWINDOW — glass edge units are available in popular sizes for a variety of window styles.

TWINDOW®

. . . the windowpane with insulation built in

75th ANNIVERSARY 1883—1958

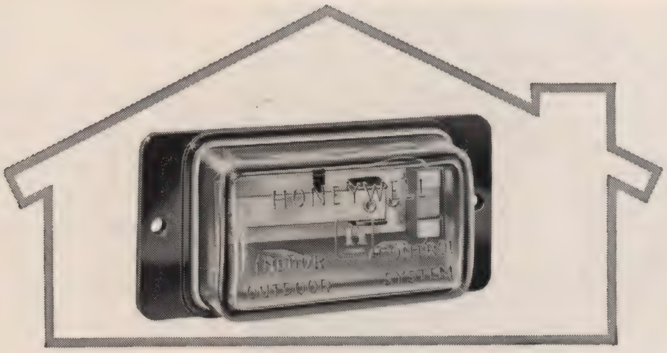
SYMBOL OF SERVICE FOR SEVENTY-FIVE YEARS

PITTSBURGH PLATE GLASS COMPANY

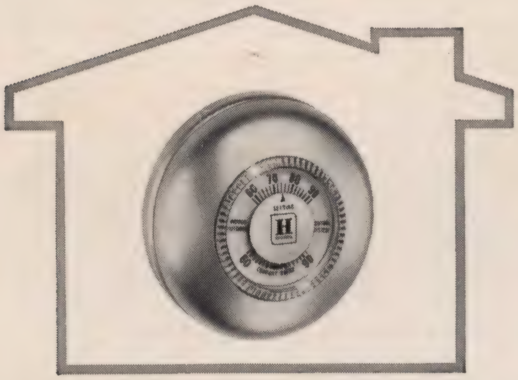
IN CANADA: CANADIAN PITTSBURGH INDUSTRIES LIMITED

Now, a new kind of heating comfort for your houses–just $29.70 retail!

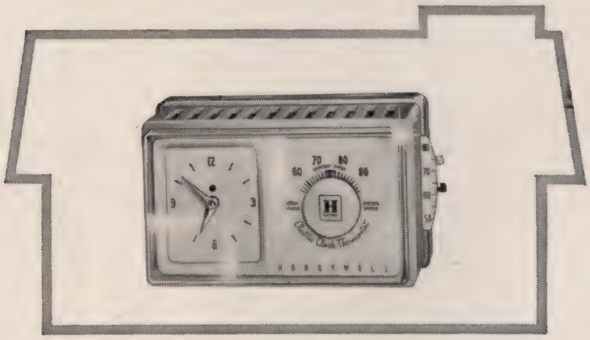
Honeywell's new indoor-outdoor control system helps sell your houses faster, costs just a little more than most single thermostats.



This thermostat on the outside. This is the new Honeywell Outdoor Thermostat. Mounted on the outside of a house it senses changes in outside temperature and wind, signals the indoor thermostat to automatically lower or raise its setting. The need for a change is anticipated and corrected automatically.



This thermostat on the inside. This is the new Honeywell Indoor Round Thermostat. It combines signals from the outdoor thermostat with the indoor temperature requirements to insure constant comfort. Combined with the outdoor thermostat it makes up the Y379A Indoor-Outdoor Control System which will retail for just $29.70. It can be adapted to cooling too.



Or this thermostat for automatic day-night control. This indoor clock thermostat provides automatic night setback and morning pickup of temperature. It gives cool sleeping, warm rising and can bring important fuel savings. Combined with the outdoor thermostat it makes up the Y379B Indoor-Outdoor Control System, lists for only $61.95. It can be adapted to cooling too.

What a sales story! Now for the first time an indoor-outdoor control system at a popular price. It's quickly understood and easily merchandised. Just point out the outdoor thermostat as people view your model, explain briefly its function and watch your houses take on new appeal. This system can also be combined with Zone Control to give the most perfect heating or cooling comfort known. Ask your heating contractor or write Minneapolis-Honeywell, Dept. HH-11-81. Minneapolis 8, Minnesota.

MINNEAPOLIS
Honeywell
H HONEYWELL *First in Control*

Never take their safety and security for granted

NATIONAL LOCK*set*® is panic proof

◆

Specify it with confidence
Install it with pride

◆

Every NATIONAL LOCKset is completely PANIC-PROOF! In case of an emergency, door can be quickly opened by a simple turn of the inside knob. Furthermore, NATIONAL LOCKset offers both five-pin tumbler lock construction and this special safety feature. These and many other features make NATIONAL LOCKset easy to sell.

Medalist HARDWARE DIVISION
NATIONAL LOCK COMPANY
ROCKFORD, ILLINOIS

THE REDWOOD SCHOOL offers much more than a friendly, home-like environment for education. It offers true construction economy, exceptional resistance to fire, complete adaptability to future expansion

CALIFORNIA REDWOOD ASSOCIATION
576 Sacramento Street • San Francisco 11, California

Introducing the new

National No. 380 FOLD and SLIDE DOOR HARDWARE

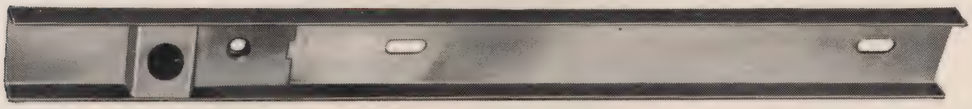
The Smoothest in Movement

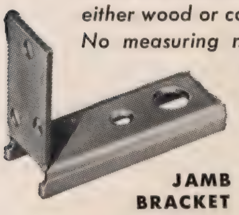
Designed for modern interiors. A real space-saving type of door that folds and slides out of the way. More floor area and unobstructed wall space are now available for more artistic placement of furnishings. The installation and operation of this hardware is the ultimate in simplicity.

Noiseless Nylon Pivots carry door weight with ease. Nylon Roller guides the door in the track mounted at the top of door opening.

NATIONAL MFG. CO.

STEEL GALVANIZED TRACK

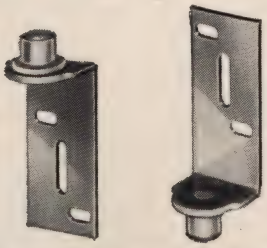




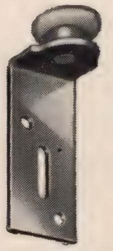
JAMB BRACKET

Jamb bracket permits use with either wood or concrete floors. No measuring needed to locate bracket — just attach to jamb.

Pivot brackets are adjustable, both laterally and vertically, and never need lubrication. Bottom door aligners to keep four panel installations in perfect alignment. All hardware zinc and chromate plated.

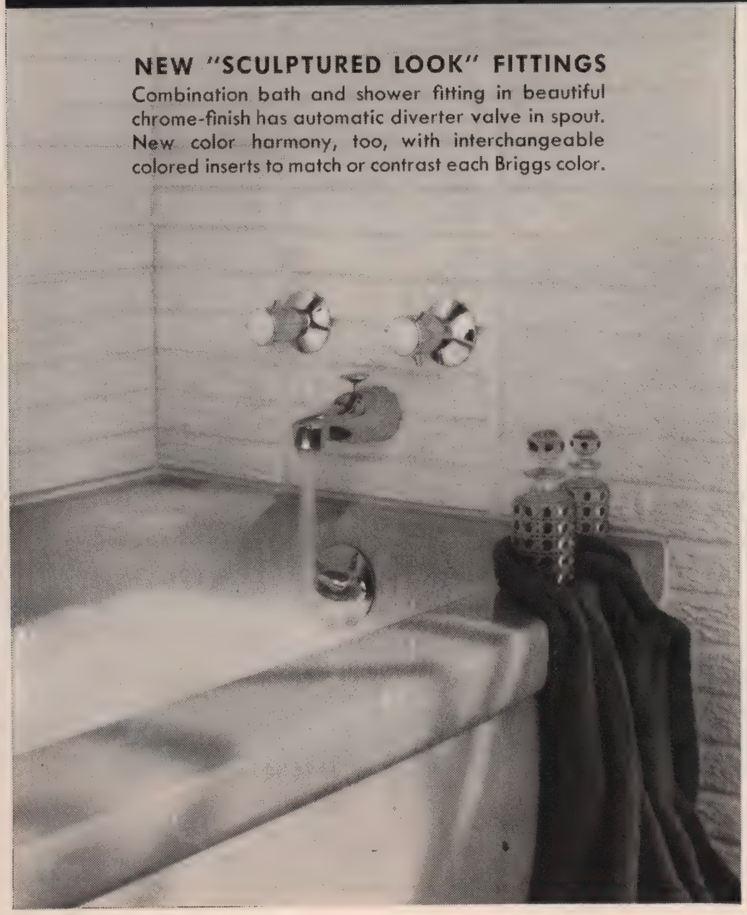


ADJUSTABLE PIVOT BRACKETS



GUIDE ROLLER

NATIONAL MANUFACTURING COMPANY *Sterling, Illinois*



NEW "SCULPTURED LOOK" FITTINGS
Combination bath and shower fitting in beautiful chrome-finish has automatic diverter valve in spout. New color harmony, too, with interchangeable colored inserts to match or contrast each Briggs color.

Briggs ideas that help sell more homes

A bathroom that's as eye-catching as it is practical

A bathroom to spark sales: sophisticated, modern textures and materials, with its focal point the elegance and style of Briggs Beautyware. Briggs compatible colors to pace a bathroom's decor are Autumn Yellow, Sea Green, Sky Blue, Coral, Sandstone and Pearl Gray. Your homes can also include the inexpensive appeal of two lavatories . . . giving them added distinction and pleasing practicality. Build with America's smartest plumbing fixtures—Briggs Beautyware.

BRIGGS MANUFACTURING COMPANY • WARREN, MICH.

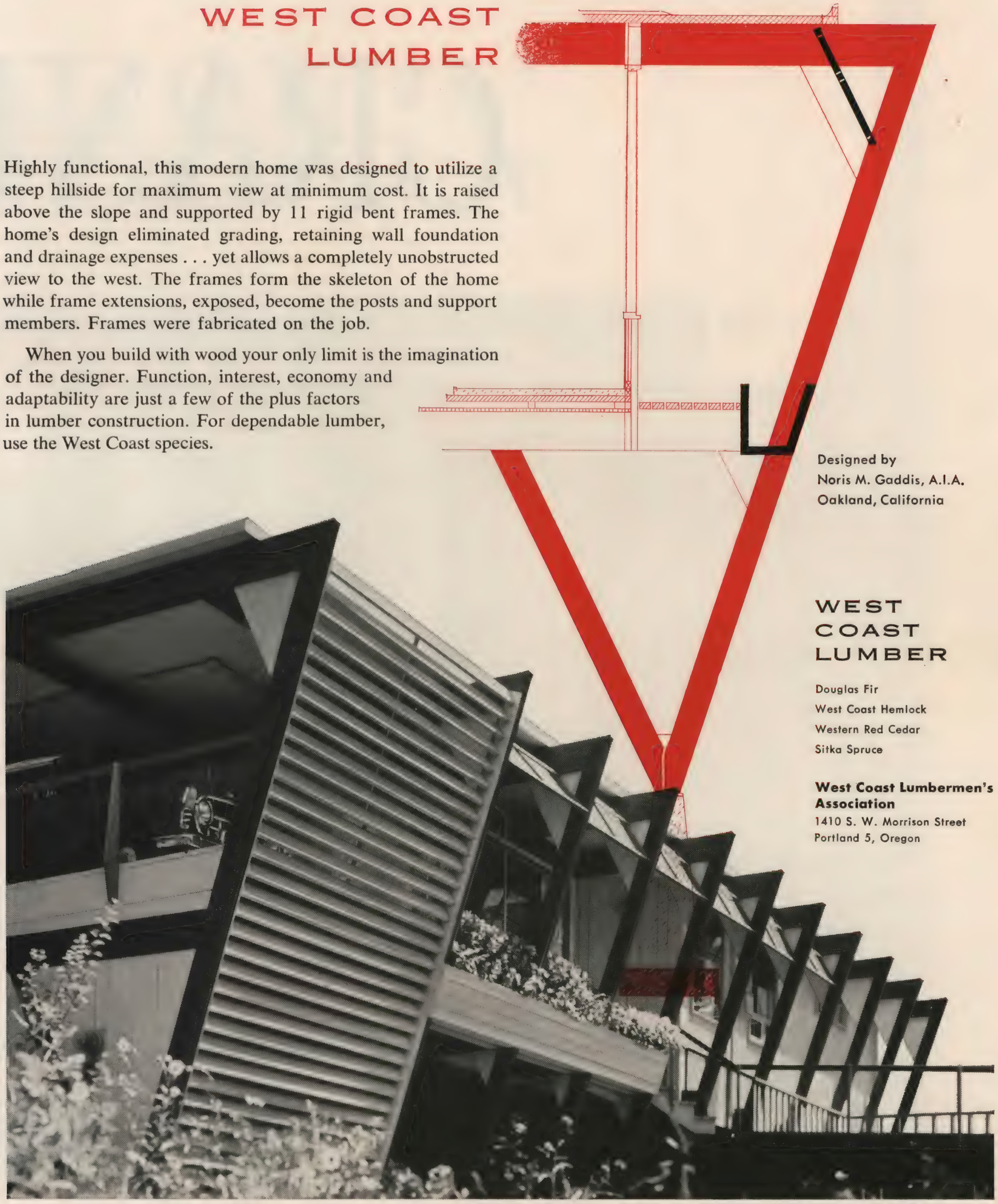
BRIGGS

BEAUTYWARE

MODERN DESIGN USES WEST COAST LUMBER

Highly functional, this modern home was designed to utilize a steep hillside for maximum view at minimum cost. It is raised above the slope and supported by 11 rigid bent frames. The home's design eliminated grading, retaining wall foundation and drainage expenses . . . yet allows a completely unobstructed view to the west. The frames form the skeleton of the home while frame extensions, exposed, become the posts and support members. Frames were fabricated on the job.

When you build with wood your only limit is the imagination of the designer. Function, interest, economy and adaptability are just a few of the plus factors in lumber construction. For dependable lumber, use the West Coast species.



Designed by
Noris M. Gaddis, A.I.A.
Oakland, California

WEST COAST LUMBER

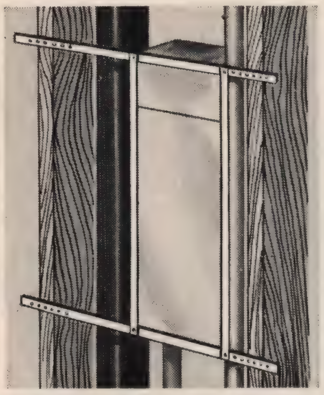
Douglas Fir
West Coast Hemlock
Western Red Cedar
Sitka Spruce

West Coast Lumbermen's Association
1410 S. W. Morrison Street
Portland 5, Oregon

BOLD NEW CRANE

New WALSAN off-the-floor residential closet—with a concealed tank that fits into 2 x 6″ studding

Flushing handle right on the bowl. *No separate wall opening needed.*



Tank fits between 24″ studs. *Only 8½″ wide—plenty of room for stack pipe, too!*

Access panel snaps into place. *Can be decorated to match walls.*

This smartly styled new closet, designed by Henry Dreyfuss, offers many advantages to your home buyer prospects.

For example, it saves floor space. Takes up to 6″ less space than an exposed tank closet. Fits easily in 2 x 6″ studding. It's only 22″ from wall to front of bowl. The tank can be installed with access panel on either side of wall. And the Walsan features Crane's new, positive action flapper valve.

Cleaning is a breeze! The closet bowl and the floor beneath it can be cleaned in a few seconds. And no special cutting or fitting is necessary for a wall-to-wall rug.

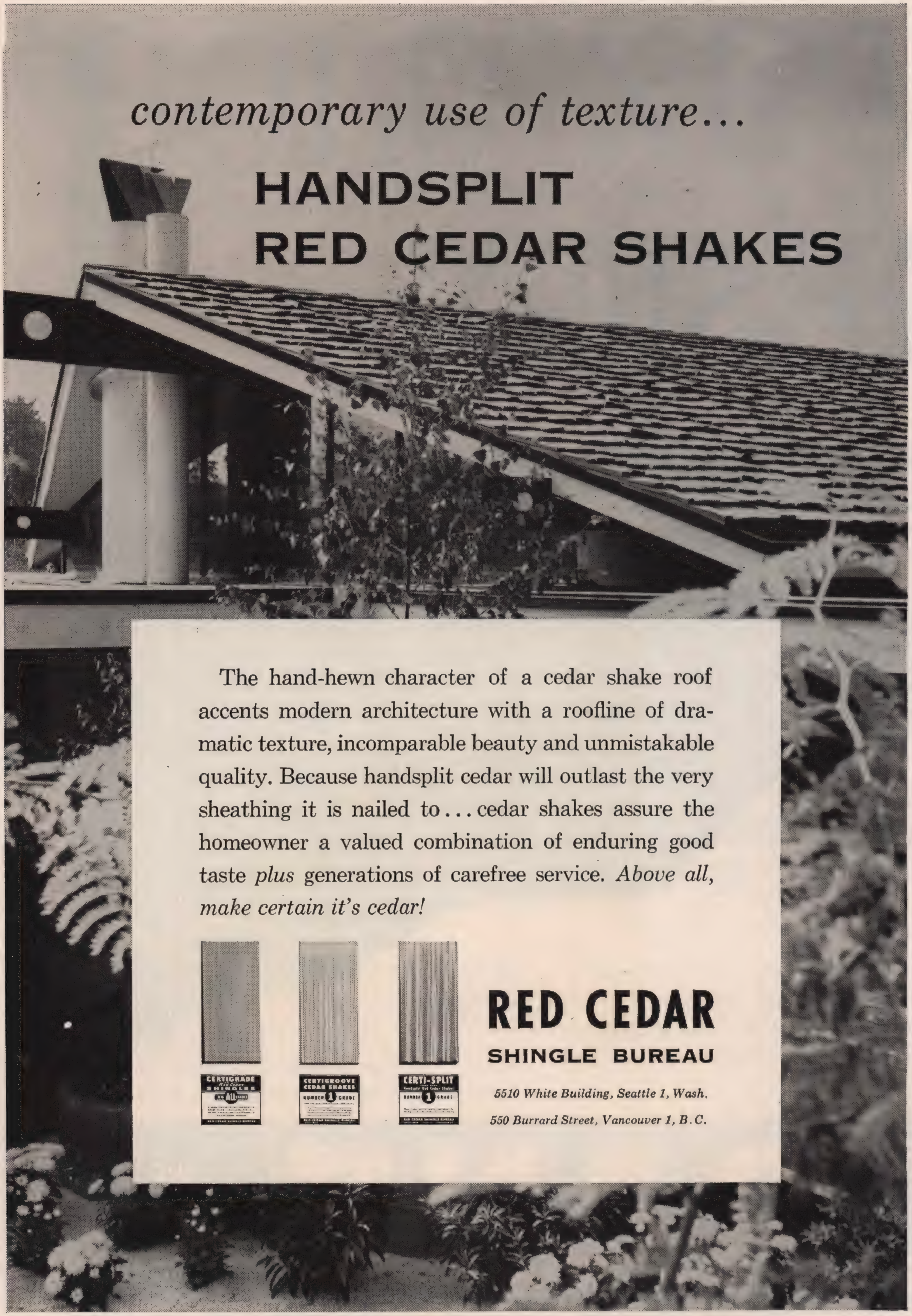
Available in new Desert Turquoise. The new vitreous china Walsan (and all Crane fixtures) comes in this bold new color accent for bathrooms, or six other Crane colors and white. Ask your Crane Builder Representative for a showing now.

DESIGN

CRANE

THE PREFERRED PLUMBING

CRANE CO. 836 S. Michigan Ave., Chicago 5, Illinois VALVES • FITTINGS • PIPE • PLUMBING • KITCHENS • HEATING • AIR CONDITIONING



contemporary use of texture...

HANDSPLIT
RED CEDAR SHAKES

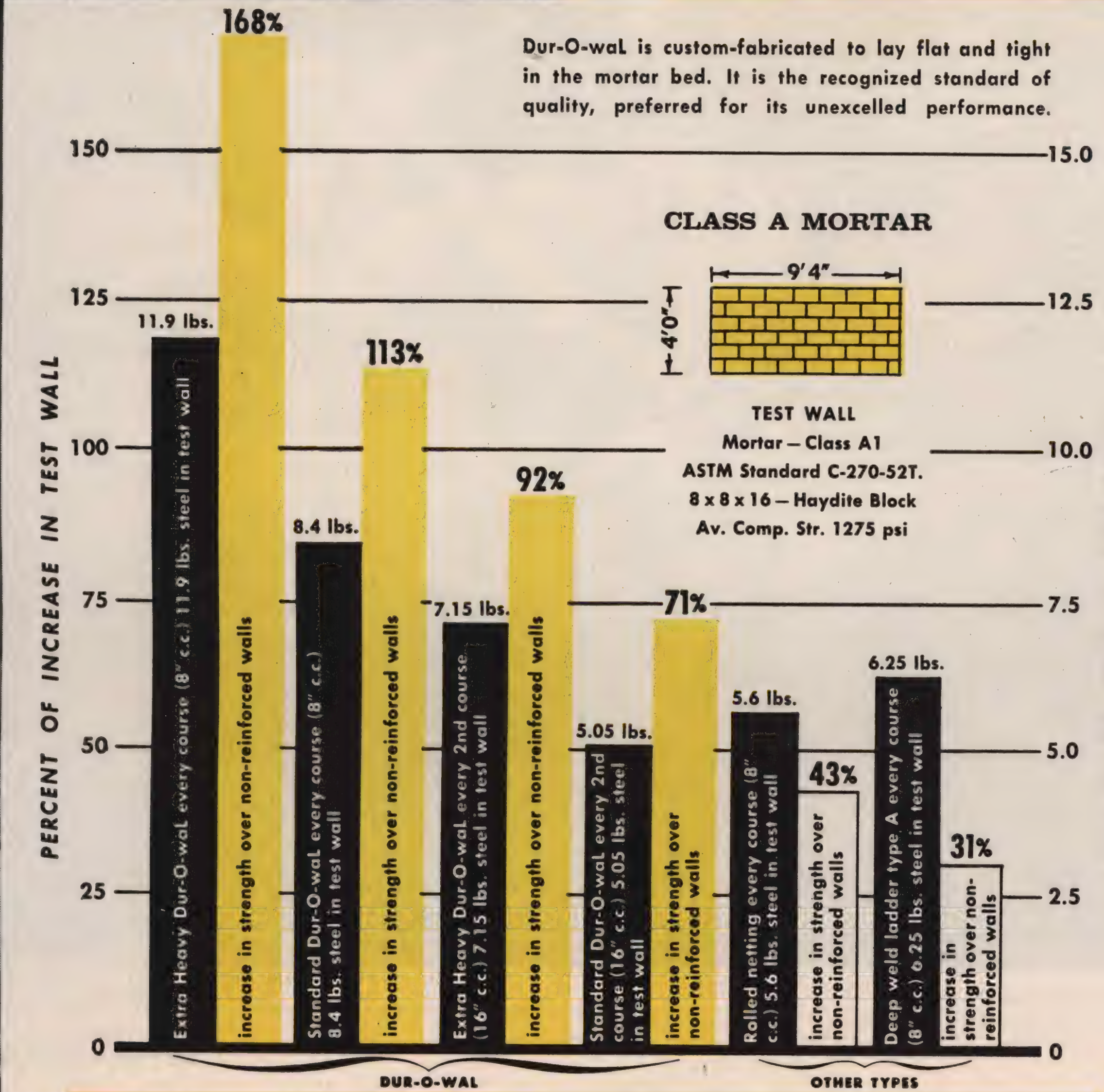
The hand-hewn character of a cedar shake roof accents modern architecture with a roofline of dramatic texture, incomparable beauty and unmistakable quality. Because handsplit cedar will outlast the very sheathing it is nailed to... cedar shakes assure the homeowner a valued combination of enduring good taste *plus* generations of carefree service. *Above all, make certain it's cedar!*

RED CEDAR
SHINGLE BUREAU

5510 White Building, Seattle 1, Wash.
550 Burrard Street, Vancouver 1, B.C.

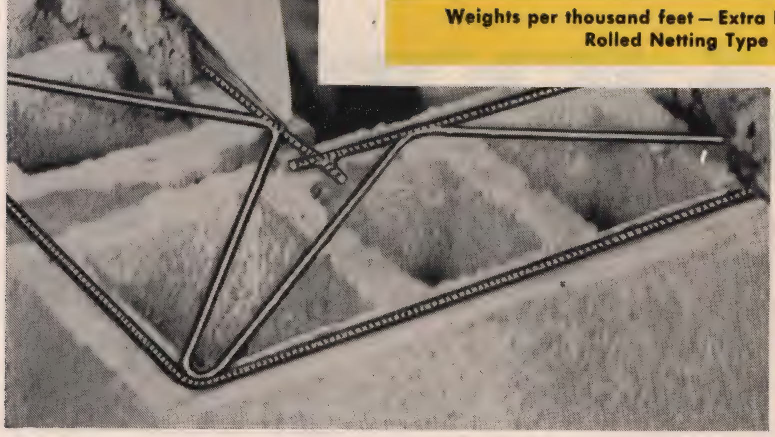
DUR-O-WAL®

Is Your Most Economical and Effective Steel Masonry Reinforcing



Dur-O-waL is custom-fabricated to lay flat and tight in the mortar bed. It is the recognized standard of quality, preferred for its unexcelled performance.

Weights per thousand feet – Extra Heavy Dur-O-waL 257 pounds; Standard Dur-O-waL 187 pounds; Rolled Netting Type 113 pounds; Deep Weld Ladder Type 139 pounds.



Tests Conducted by Toledo University Research Foundation

DUR-O-WAL®

Rigid Backbone of Steel For Every Masonry Wall

Dur-O-waL Div., Cedar Rapids Block Co., **CEDAR RAPIDS, IA.** Dur-O-waL Prod., Inc., Box 628, **SYRACUSE, N. Y.** Dur-O-waL Div., Frontier Mfg. Co., Box 49, **PHOENIX, ARIZ.** Dur-O-waL Prod., Inc., 4500 E. Lombard St., **BALTIMORE, MD.** Dur-O-waL of Ill., 119 N. River St., **AURORA, ILL.** Dur-O-waL Prod. of Ala., Inc., Box 5446, **BIRMINGHAM, ALA.** Dur-O-waL of Colorado, 29th and Court St., **PUEBLO, COLORADO** Dur-O-waL Inc., 165 Utah Street, **TOLEDO, OHIO**

NEW FIBERGLAS* PERMADRAIN

EXCLUSIVE FLASHING FEATURE!
No other gutter has its own flashing that fits right under the first row of shingles. Eliminates the need for a drip edge. Saves time, money and extra labor!

INSTALL UP TO 5

This is a
COMFORT CONDITIONED
Home
Product

No other gutter or downspout system today offers you all the advantages demonstrated above: Nothing else matches a Fiberglas Permadrain system for speed and ease of installation, handsome good looks and lasting service. Permadrain actually installs up to five times faster than conventional materials. The simple lines blend with any architectural style for new home or old. Made with durable Fiberglas reinforced polyester, the same exciting material that has been proved in auto bodies, boats, aircraft—where exceptional strength and durability are required.

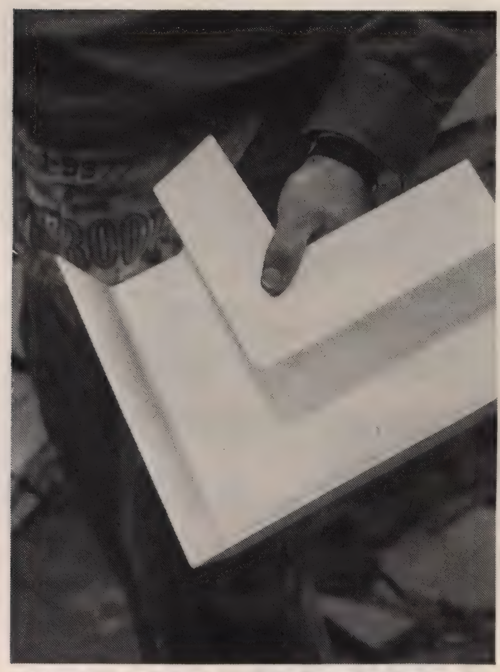
You get all necessary parts: gutters, downspouts, miters, elbows, outlets, end stops, couplers and

GUTTERS AND DOWNSPOUTS!

EXCEPTIONAL STRENGTH! Gutter will actually support the weight of a 200-lb. man standing right in the trough! Can't be crushed or dented by ladders.

LIGHT WEIGHT! One man can carry and install an entire system without additional help! Handling problems become simple and easy without unwieldy materials or parts.

CAN'T RUST OR ROT! Never corrodes and unaffected by heat, cold, rain or snow. Weather resistant without painting or treatment. No replacement cost.



WON'T LEAK OR BACK UP! Joints of gutter are permanently resin bonded and corners are formed in one piece. Self-unloading lower lip and molded apron prevent back up, eliminate costly drip edging!

CAN'T CLOG! Downspout snaps out for easy cleaning! Permadrain won't bulge or split-freeze from ice formation. Foolproof against clogging problems.

EASY TO INSTALL! Can be finished the day it's started! No complicated accessories or time-consuming joining or fastening. Nails directly to the sheathing!

TIMES FASTER!

bonding kit with adhesive. Each has soft white color permanently molded in. No painting is necessary unless a special color is desirable. Call your local Fiberglas representative, listed in the yellow pages of your phone book, or write for *free technical booklet*. Owens-Corning Fiberglas Corp. Dept. 67-K, 598 Madison Ave., New York 22, N.Y.

OWENS-CORNING
FIBERGLAS
T-M REG U S PAT OFF

*T-M. (Reg. U.S. Pat. Off.) O-C.F. Corp.

GAS OR ELECTRIC

Same size opening lets you offer either

AT NO EXTRA CABINET COST!

No need to run up your labor and materials costs! Suburban ovens and cook tops use the same size openings for corresponding electric and gas models. And with Suburban you not only offer your prospects their choice—you offer them more work-saving features than any other built-in range on the market. Yes, *all* the features Home Economists all over the nation have said women *want!* Your prospects will see and want these features in the Suburban units you put in your kitchens . . . just as they see them pictured in America's leading home magazines.

GET YOUR VALUE-PACKED PRICE FROM YOUR DISTRIBUTOR—SEND COUPON FOR LITERATURE TODAY!

suburban®

America's Finest Built-in Range

Samuel Stamping & Enameling Co.
Dept. HH-118, Chattanooga, Tenn.

I'd like to have the facts about Suburban.

☐ Gas ☐ *Electric*

Name____________________
Address____________________
City__________ State__________

VISIT OUR SPACE 113, INTERNATIONAL AMPHITHEATER, NRLDA Exposition—Nov. 23-25, Chicago

This combination Walnut and Oak MARIE ANTOINETTE pattern is an authentic reproduction of the beautiful flooring found in many a French Chateau and Palace. One of the finest examples is in the Throne Room at the Palace of Luxembourg. Marie Antoinette adds a life-time of distinction to the custom home of today.

Wood-Mosaic's Famous Marie Antoinette Pattern

Now Available in Prefinished Laminated Blocks at a New Low Price

The famous Marie Antoinette Pattern, originally designed for custom homes, is now available in 9″ x 9″ prefinished laminated blocks of natural oak with walnut bands . . . and at a new low price. It's easy to lay, with adhesive, over any sub-floor including concrete slabs-on-grade. It's precision milled for a perfect fit (no irregularities). No expansion space is required at the walls. Wood-Mosaic block will not warp or shrink. Wood-Mosaic's "Diamond Lustre" finish, applied at the factory, assures your customers a floor of lifetime wear and easy maintenance. Choose from a variety of woods: light and dark oak, walnut and cherry.

Contact your nearest distributor or write us today for specifications and cost.

WM SINCE 1883

Wood~Mosaic
LOUISVILLE 9, KY.
WOOD-MOSAIC CORPORATION OF CANADA, LTD.
WOODSTOCK, ONTARIO
Maker of the World's Finest Hardwood Floors since 1883

PLANNING INSTALLATIONS Nick Stivaletta (left) and his brother Mike (standing) plan locations for telephone outlets in a new home with Don Cotter of the telephone company.

"A popular feature that pays off– that's concealed telephone wiring"

—say Mike and Nick Stivaletta, Builders, of Randolph, Mass.

"Concealed telephone wiring is a 'must'," say Mike and Nick Stivaletta. "People know about it and demand it. In our new Deer Park Development, for example, all 250 homes will have it.

"For such a small outlay, it sure pays off. Easy to put in, neat, attractive, it tells our prospects that we're giving them value. We mention in our newspaper advertising that our homes are telephone planned. In today's competitive market we wouldn't offer a home that wasn't."

• • •

Your local Bell Telephone business office will be glad to help you with concealed wiring plans. For details on home telephone wiring, see Sweet's Light Construction File, 8i/Be. For commercial installations, Sweet's Architectural File, 32a/Be.

BELL TELEPHONE SYSTEM

New, faster installation methods are possible with rigid, watertight gutters and downspouts of Alcoa Aluminum. Time-consuming hot soldering is eliminated. One-third fewer fittings are required.

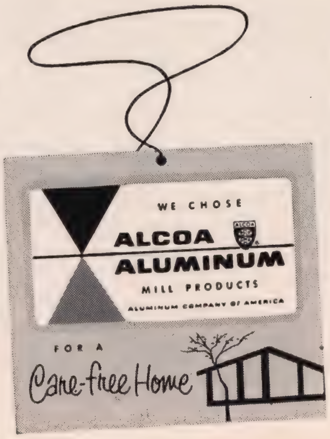
New, trouble-free living, too, because aluminum's high-strength, corrosion-resistant qualities mean an end to painting and repairs. Lasting freedom from maintenance of the new system adds extra value.

Install aluminum gutters and downspouts...sell *Care-free* living

When you install gutters and downspouts of Alcoa® Aluminum, you offer customers a high-quality riveted metal system with a potent sales point—freedom from painting or maintenance chores. You also do yourself a favor. The new Alcoa riveted and cold-sealed joint system installs faster and easier at competitive cost. Hot soldering is eliminated . . . one-third fewer fittings are required . . . two new simplified hanger systems allow for seasonal expansion and contraction, eliminate the major cause of leaks. You're sure to boost sales *and* profits with all the Care-free advantages of aluminum gutters and downspouts.

Like all building products of Alcoa Aluminum, the best gutter and downspout systems bear this Alcoa Care-free tag—a mark of quality extensively advertised and widely known to a whole nation of homeowners. Look for the Alcoa Care-free tag on aluminum gutters and downspouts you install. Aluminum Company of America, 1969-L Alcoa Bldg., Pittsburgh 19, Pennsylvania.

"ALCOA THEATRE"
Exciting Adventure
Alternate Monday Evenings



NOW YOU CAN OFFER

IT'S A COMPLETE KITCHEN, all by Westinghouse—appliances and cabinets alike. Westinghouse wood cabinets are designed to match and sized to accommodate Westinghouse built-in appliances. Now you can offer custom kitchens in the homes you build, simply and economically. Order the complete kitchen, appliances *and* cabinets from one source . . . your Westinghouse Distributor.

BUILT-IN REFRIGERATOR-FREEZER highlights your kitchen. This 13 cu. ft. vertical model includes a separate 4 cu. ft. home freezer, located below. Also available in a horizontal model for built-in or stack-on installation.

ALL-WESTINGHOUSE KITCHENS

...exciting built-ins plus new Westinghouse wood or metal cabinets to match

Only Westinghouse gives you your choice of wood or metal cabinets *and* a complete line of built-in appliances. Designed like fine furniture, these new wood cabinets are carefully constructed of selected maple with natural finish. They include such quality features as adjustable wall cabinet shelves and steel-channel-drawer glides with nylon rollers.

If you want color, choose metal cabinets by Westinghouse in Confection Colors of Frosting Pink, Mint Aqua, Lemon Yellow and Sugar White, that exactly match Westinghouse built-ins. For details and specifications on these new cabinet lines and the appliances they complement, call your Westinghouse Distributor or write to the Westinghouse Electric Corporation, Contract Sales Department, Major Appliance Division, Mansfield, Ohio.

YOU CAN BE SURE...IF IT'S

Westinghouse

MEDALLION HOME
LIVE BETTER ELECTRICALLY

WATCH "WESTINGHOUSE LUCILLE BALL-DESI ARNAZ SHOWS"
CBS TV MONDAYS

PUSH-BUTTON LAUNDRY IN ONLY 25 INCHES OF FLOOR SPACE—Vertically installed Westinghouse Space-Mates offer this space-saving advantage and many more. They can also be built-in undercounter or side by side, up in-the-wall. These matching twins wash and dry two family-size loads simultaneously. Shown here with Westinghouse metal cabinets.

DISHWASHER FRONT PANELS match any installation—The Westinghouse undercounter dishwasher is available in Mint Aqua, Lemon Yellow, Frosting Pink, Sugar White, Brushed Chrome, Antique Copper, prime coat steel and matching Westinghouse wood cabinet front. Holds dinner service for ten.

TWENTY-FOUR BIG INCHES OF INTERIOR WIDTH—That's one of many selling features of this automatic Westinghouse Oven. Matching four-unit platform can be had with square corners to simplify installation in ceramic tile. A selection of 17″ ovens, two-unit platforms and rotisserie models in both 17″ and 24″ ovens is also available.

THE BUILDER
WHO THOUGHT OF EVERYTHING...

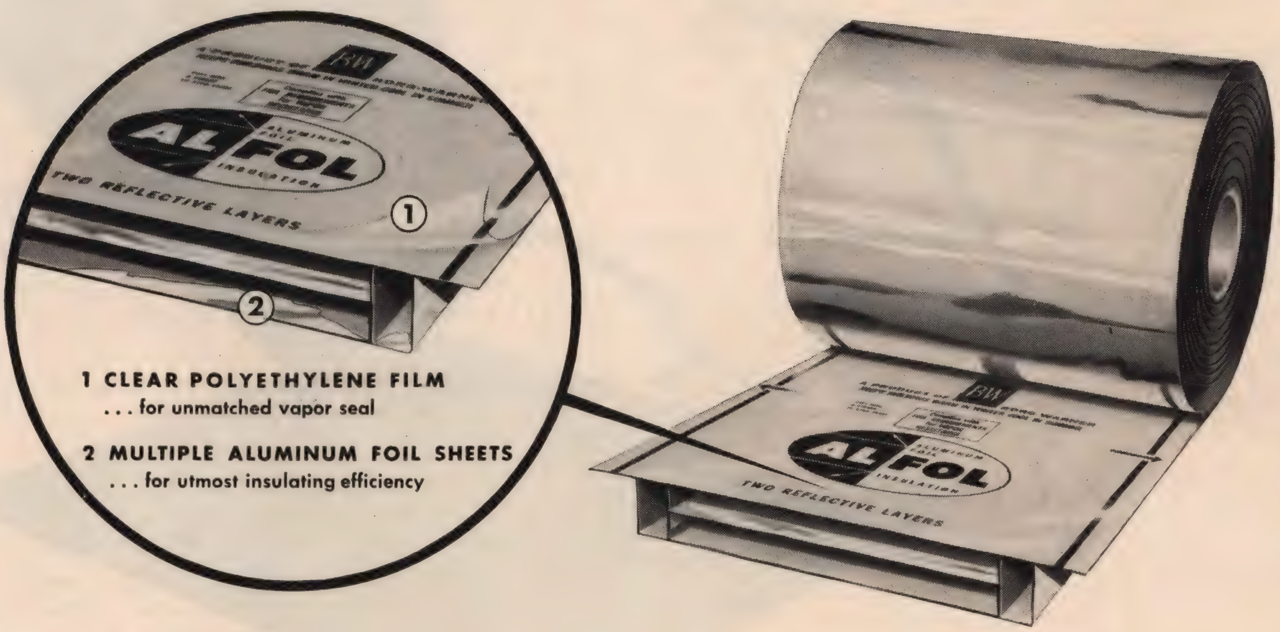
specified WEISER LOCKS for his homes!
When quality, appearance and performance count,
it's best to select the finest...

WEISER LOCKS

WEISER COMPANY • SOUTH GATE, CALIFORNIA
WEISER LOCK COMPANY OF CANADA, LTD. • SOUTH BURNABY, B.C.

WEISER

Introducing a NEW kind of
ALFOL Insulation
lined with vapor-sealing polyethylene



1 CLEAR POLYETHYLENE FILM
. . . for unmatched vapor seal

2 MULTIPLE ALUMINUM FOIL SHEETS
. . . for utmost insulating efficiency

Delivers the greatest moisture protection ever offered in a full insulation! Sturdier, too, because the exposed foil surface is kraft-lined

Entirely new, this is the Alfol Type 22F Blanket. Combines the high insulating value of multi-layer aluminum foil with the unmatched vapor resistance of genuine polyethylene sheeting. Net result: the most effective built-in vapor barrier ever offered in a full-efficiency insulation!

Superior quality your customers can see

Alfol Type 22F is easy to install, too. The heavy polyethylene backing makes it sturdier than ever. Insulating efficiency is higher. Yes, and the superiority of this new kind of insulation actually *shows.* The "poly" glistens for all to see, demonstrates at a glance the extra safety built into your homes.

Why not investigate Alfol Type 22F now. One of several new Alfol Types, it's the ideal insulation for sidewalls, ceilings, etc.—*wherever* condensation control is a "must." Return the coupon today for illustrated details.

SEND TODAY for FREE NEW BROCHURE ➡

ALUMINUM FOIL
ALFOL®
INSULATION

REFLECTAL
B-W
BORG-WARNER

8288

REFLECTAL®

Please send full details on ALFOL Type 22F and other new types of Alfol Insulation.

REFLECTAL CORPORATION, Department C-65
A subsidiary of Borg-Warner Corporation
200 South Michigan Avenue, Chicago 4, Illinois

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Firm________________________

Address________________________

City____________State____________

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Roundup

90% loans give S&Ls chance to tap low down payment market

The Home Loan Bank Board has approved 90% conventional loans by federal savings & loan associations (see p 48). The move had White House approval. The board limited 90% loans to houses valued up to $18,000. It will not permit second mortgages on these houses. And no S&L can invest more than 10% of its capital in 90% loans.

Real impact of the move won't be known until experience shows how many S&Ls will make 90% conventionals. Only a handful—most of them big—have been making 80% loans in big volume. S&L leaders believe their industry will move into 90% loans cautiously *and* slowly.

Timing of the HLBB action is significant. FHA and VA programs are hampered by big discounts because their interest rates have not moved up in step with the rest of the money market this fall. S&Ls thus have a chance to grab a hefty hunk of the $18,000-and-under house business which has been in FHA and VA because of their lower down payments.

Boost in FHA interest rate predicted

Belief is growing among mortgage men that FHA will hike its interest rate ¼% to 5½% soon after this month's elections. The market price of long term money suggests a boost. Discounts on FHA 5¼% mortgages have gone up three to four points since the August break in the mortgage market (see p. 45). Thus ¼% (approximately equalling a two point discount in yield calculations) would not even restore FHA prices to their levels of last summer.

FHA Commissioner Norman Mason probably would have raised the FHA rate even sooner, but Democrats would have surely seized this as an issue in Congressional campaigns. Any boost in the FHA rate will not help VA, however. Only Congress can change that rate, now pegged at its 4¾% ceiling. Mortgage prices apparently have bottomed out, leaving VA at a 91-93 level and FHA 5¼s at 95-97 in the deep-discount South, Southwest and West.

FHA completes and publishes its new MPS book

FHA's new Minimum Property Standards for one- and two-family houses are in the government printing office and should be on sale by Nov 15 (see p 56). Publishing of the book completes probably the most monumental rewrite job housing technicians have ever attempted. The new book contains nothing revolutionary. But it makes scores of changes in the rules governing how houses must be planned and built to qualify for FHA insurance. The FHA architectural standards division and the eight top drawer advisers have largely codified and brought up to date regulations, methods and techniques previously approved but never put into the old MPRs. And they put everything in one book, eliminating the old 28 regional books. One of the wonders of the new book is that it is as good as it is, considering the pressures its drafters were under from FHA field office technical men on the one hand and builders on the other. But it's to FHA's credit that it did ask advice from industry groups and considered it. As late as 1951 FHA was in the habit of issuing edicts on technical matters without consulting anyone in the industry.

Changes looming in the troubled public housing empire?

Hints keep cropping up that the Public Housing Administration, under fire from local authorities for more than a year as "dictatorial and capricious," is about ready to yield to its critics, relax some of its controls over design and operation of public housing projects. This means, as Edward Aronov, management supervisor of the Milwaukee Housing Authority told the NAHRO convention last month in San Francisco (see p 52), "a test of our capabilities will come soon." Aronov says: "Some local authorities welcome PHA dictation because they are relieved of responsibility."

Public housers are still struggling for ways to make their troubled program more popular, the convention made clear. Now, the newest theme is "double US housing output and renewal outlays." How this can be done without fantastic inflation in construction costs and land prices, no NAHRO leader explained. On the contrary, the organization is backing a big direct-loan program to build middle-income housing. Some NAHRO leaders think the rate should be about 3%.

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HOUSING MARKET:

FHA orders new setup to cut drain on its insuring funds

The boom in low priced and used housing has almost busted the bank at FHA.

So in mid-October FHA stopped issuing commitments to non-owner-occupants (eg builders and realtors). Instead, the agency began issuing a brand new kind of document, an "Agreement to Insure." These are attached to unsigned commitments. Commitments will be signed only when houses are sold.

Through this device, Commissioner Norman P Mason hopes to conserve FHA's fast dwindling insuring authority until Congress can vote more in January (see p 50). In mid-October, FHA had only $1.7 billion in insuring authority left of the $4 billion Congress gave it in June as a year's supply. But this was being used up at a rate of $1.2 billion a month, prompting Mason to take action immediately lest FHA be forced to stop accepting new business entirely in November. Although FHA operates at no cost to the taxpayers, it does depend upon Congress for its authority to insure mortgages up to a specified limit.

FHA has also slammed the brakes on its rental housing and Certified Agency Programs to conserve insuring authority.

Commitments for multi-family projects now will be issued only after FHA brass in Washington have approved them. FHA field directors were told to notify their zone officer of any project nearing the commitment stage.

Mortgagees active in CAP (21 areas in 19 states) were told not to accept or process any more applications for non-owner-occupants. All applications must be sent to the proper field office for processing. The order, in effect, suspends all CAP activity.

FHA insists its new agreement to insure will not hurt homebuilding.

It even offers to give firm commitments to any builder who can prove he can't get construction money without them. Says Commissioner Mason: "The letter of agreement is just as useful as a commitment and it doesn't unnecessarily use up our insurance authorization."

Mortgage bankers are skeptical of the value of FHA's new agreement to insure. Comments Executive Vice President Donald McGregor of T J Bettes, the nation's largest mortgage banker: "It could have a distinct adverse effect. Perhaps we can live with it, but it will take a few weeks to really tell."

George Dickerson of Stockton, Whatley, Davin & Co of Jacksonville says: "We're sure it will have a detrimental effect. What we don't know is how much. I think it's very doubtful whether some investors will accept these agreements to insure. I expect chaos for 30 days."

One fact seems certain: if many builders have trouble getting construction loans with the new agreements and ask for commitments instead, then Mason's plan probably will have to be dumped as far as it affects new construction.

FHA hopes that expiration and termination of earlier commitments plus amortization will help it meet commitment demand until January.

It estimates that expiration, termination and amortization currently return it about $240 million a month in insuring authority. The temporary end of all conditional commitments will cut the monthly drain on insuring authority by about $500 million.

Because the volume of conditionals which never result in FHA loans is so high, FHA field offices have been told to see how many outstanding commitments can be canceled. They will look especially at commitments on used houses since FHA has found that 35% of these are never used. The houses are financed some other way.

FHA is quietly slowing down its big push to overcome its processing jam—though the backlog is way down from its summer high.

Field offices have been ordered to stop use of fee appraisers except where requested by an owner-occupant. All overtime has been stopped.

At the same time, FHA has been adding 50 new employes a week to its field offices. Eventually, the agency will add 400 to 500, using a $4.6 million supplemental appropriation voted by Congress.

New master commitment plan permits variations without FHA reprocessing

FHA has unveiled a new master commitment plan to let builders offer variations from a basic house without reprocessing.

Up to now, when a buyer wanted to either add or subtract any feature from a basic FHA-approved house, the builder could estimate what the new commitment might be—but he could not give a positive answer until FHA had reprocessed and issued a new commitment.

Now FHA will issue one master commitment (or agreement to insure) for the basic house plus supplemental commitments covering changes. The builder thus can give a buyer an immediate answer on how any change would affect his mortgage.

This system of supplemental commitments has been urged by NAHB for several years. FHA Commissioner Norman Mason announced it at the NAHB directors meeting in San Antonio.

He told them: "This will be very helpful to you in merchandising your houses. It will save time and trouble in FHA offices with processing. There will be no reprocessing for each variation . . . The family that is spending its money can see what it is getting or can get for just a little bit more."

FHA will impose certain restrictions on the new plan. Chief among them: total changes cannot exceed 10% of the basic house price. If they do, then the case will have to be reprocessed. This means for example that on a $15,000 house total additions cannot push the commitment beyond $16,500 and subtractions cannot take it below $13,500 without reprocessing.

FHA will not let builders start with a stripped down house. The basic house must still meet market demand. Nor will FHA let the plan get mired in little changes (eg substituting a 12 cu ft refrigerator for a 10 cu ft one). The new plan is expected to be in effect by mid-November.

MARKET BRIEFS

Smaller city land costs up

Land costs are going up faster in medium-sized cities than they are in major metropolitan areas. H Walter Graves, president of NAREB, calls the recent increase in land prices in cities of 25,000 to 50,000 population one of the most significant developments in the real estate field today.

A NAREB survey of 211 communities shows these changes in commercial land prices from last year:

	UP	SAME
25,000 to 50,000 pop..........	52%	46%
Over 50,000 pop.............	35%	57%

Somewhat the same pattern exists for land sold for residential subdivision, says Graves.

Controversial spectacular

An aluminum prefab suspended above Chicago's State Street will give next year's NAHB convention (Jan 18-22) the most spectacular outdoor display yet—if it gets built. The home, one of National's new

Viking line, is scheduled to be built atop a 70′ wide steel bridge 18′ above the street. It will be fully furnished and landscaped. The public will be admitted.

But brick interests are, forgive the expression, throwing brickbats at the project. Cries Brickmaker John Goodridge: "Every prefab built here cuts local employment." He threatens to file suit to stop the city from allowing use of a public street for private advertising.

Building for professionals

Builder-developer Hugh Codding has hit on a profitable new type of building for his Santa Rosa, Calif community—a group of lease-buy professional offices.

He bought a 10-acre parcel, divided it into 52 sites, found buyers for 23 of them within 10 days at $7,500 each. He offers a design and building package, expects most offices to be about 1,000 sq ft, cost $10,000. Financing is tailored to customer's needs—most like a lease-buy arrangement.

Codding says professional men like doctors, dentists, lawyers are eager to leave downtown offices and move nearer to their suburban clients. "This is good for new communities, and good business for me too. I've developed and sold everything, but never had a reception like this," said Codding as he left for an African safari.

Enough shopping centers

A 10-year boom in shopping center construction has about saturated the market in many areas—at least temporarily.

Homer Hoyt, Washington D C realtor, land economist and market analyst, writing for the Urban Land Institute, comments: "The shopping center developer no longer has a wide open field; he must search diligently for a region where an opportunity still remains to develop a new center."

A general trend toward larger stores of all kinds means new centers must have a bigger trading area to support them.

Budget Bureau gets new building statistics chief

The dispute between the Bureau of Labor Statistics and the Commerce Dept over construction statistics jurisdiction has a new arbiter. Lawrence N (for Nelson) Bloomberg, 49, has been named head of construction statistics in the statistical standards section of the Budget Bureau. His job: to decide which agency gets how much money to do what.

BLOOMBERG

Bloomberg is a career government employe. He was an econo mist with FHA in the 30s. Since 1941 he has been with PHA, first as associate chief economist and since 1949 as chief economist directing the division of economics and statistics.

His new job with the Budget Bureau puts him in a position of great influence in deciding what other statistical information the government should get about construction. Bloomberg's own top choices for more statistical study: home repair and improvement and rate of housing loss through demolition, fire and flood.

Homebuilding slowdown expected in '59 if interest rates stay up

Will tighter money put a new squeeze on homebuilding in 1959?

Consensus of most housing experts: it's too early to tell. There has been no slowdown yet. And there are too many possible developments which could reverse the mortgage money picture and with it homebuilding's outlook. Two of the most important: a boost in the FHA interest rate and more anti-inflation action by the Federal Reserve.

Comments Los Angeles Mortgage Banker Robert E Morgan of the Colwell Co: "Builders are waiting 'til the first of the year. *If* there is no change or likelihood of change in the mortgage market by then, *then* we can expect to see homebuilding slow down."

There are some other opinions, however, and they are sharply divergent.

HHFAdministrator Albert M Cole does not believe tight money will hurt homebuilding in 1959. He predicts starts will equal the 1,120,000 he expects for 1958.

Dr Jules Backman, professor of economics at New York University, took a look at the national economic recovery outlook, concludes that housing may be a neutral factor next year. But it could easily be a minus factor, he adds. "As far as housing is concerned, we've had it."

Arnold E Chase, head of construction statistics for BLS, predicts starts will go up from 1,070,000 this year to 1,150,000 in 1959.

William Lyon, president of the Natl Assn of Mutual Savings Banks, predicts a homebuilding slowdown. He believes lack of demand will be as much a factor as tighter money.

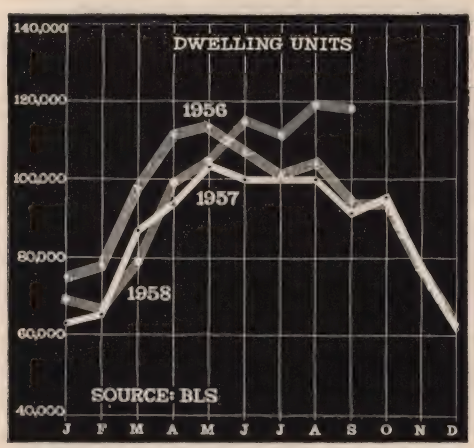
Mortgage Banker William T Doyle of Cleveland expects a definite drop-off in starts in '59. He reports: "We're out looking for 1959 commitments and are finding that a lot of builders aren't going ahead. The discount is too much for them."

Tighter money is hurting FHA financing on existing houses a lot, but its effect on new housing is months off.

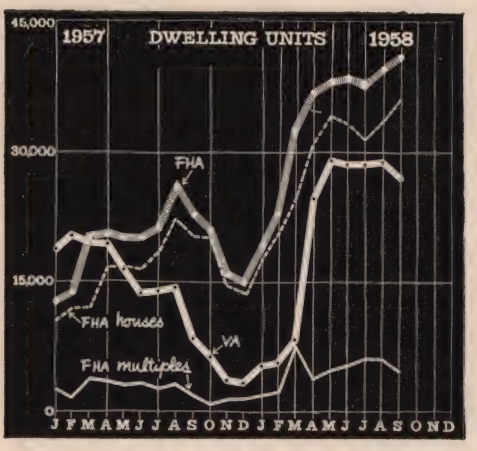
The backlog of FHA and VA commitments on new units—both from private lenders and Fanny May—is so large that it will carry many builders into the spring. Sales are still fair to good in most areas. And September starts hit a seasonally adjusted annual rate of 1,220,000, highest since September 1955.

Used house financing through FHA, booming last summer because of lower-than-ever down payments, is running into real trouble now. The big buyers of spot loans on existing houses have been the insurance companies. Most of these companies have withdrawn from the market or they want at least 10% down.

Tighter money seems certain again to squeeze the VA program out of business. Even in Los Angeles, where builders accept big discounts, mortgage men say VA will end when present commitments are gone, unless the interest rate is raised.



HOUSING STARTS in September totaled 118,000 (108,000 private and 10,000 public). Private starts were down 800 from August, but the seasonally adjusted annual rate reached 1,200,000 —highest since September 1955, when it was 1,285,000. Total starts for the month are 26.1% above September 1957. Private starts alone are up 19.7% and public starts 488%. For the first nine months total starts of 883,900 are up 9.9% from 1957. Private starts of 822,100 are up 7.3%. Public starts of 61,800 are up 62.6%.



FHA & VA APPLICATIONS: FHA applications on new units in September continued to rise; reaching 41,417 (36,768 homes and 4,649 project units) up 4% from 39,633 of August and up 40% from the 26,967 of September 1957. Applications on new homes only were up 9.4% from August and 79.9% from September of last year. Nine month total for new units is up 66%.

VA appraisal requests of 26,680 on new units were down 6.5% from August's 28,522 but still up 201% from the 8,861 of September 1957.

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Prefabbers beef up help to builders to acquire land, finance building

Competition is nudging prefabbers rapidly into a new area of business—land acquisition and development.

Directors of the Home Manufacturers Assn, meeting in Washington in October, pointed to this as perhaps the most significant new long range trend of the year.

National Homes was one of the first in the land business. It issued $7 million in debentures last fall, plans an issue nearly twice as big this fall to finance the program. Explains National Executive Vice President Clifford A Smith: "It's our feeling that any builder regardless of size can increase his volume and his efficiency if he has a source of money to finance land acquisition and development. We are providing that source."

Behind this trend lie two hard facts: builders—especially big builders whose ranks are increasing—have been able to borrow many of prefabbing's construction techniques. But most prefabbers, because they own factories, can go to the public for financing. Builders still can't.

Smith continues: "There are only big tracts of land left and they are without water or sewage. To acquire these tracts and to water and sewer them takes tremendous amounts of money. Most builders generally can't do both. As a result they can't maintain a consistent building schedule or succeed in doing everything successfully."

Others follow National

Some big prefab firms are waiting to see results of National's program, but a few are quickly offering comparable financing to their dealers. Items:

- Payson & Trask, New York investment bankers who own Lumber Fabricators Inc (Kingsberry Homes), have set up a budget for a limited amount of land development on "an experimental basis." Says Frederick Trask, senior managing partner: "The money is purely to find out whether or not we will expand our land development activtities."

- E E Kurtz, president of Inland Homes, says: "We are prepared to participate with dealers on land acquisition money."

- W G Best, president of Best Homes, helps his builder-dealers find financing for land, but offers no direct financing. He reports: "We're getting local businessmen to invest in land acquisition. We've got to do something to promote year-round building."

- James Pease of Pease Homes has made no arrangements yet but admits: "We know we'll have to supply the land as well as the house package. How we'll do it we have yet to decide."

Optimism prevails

This was one of the home manufacturers' happiest meetings, characterized by the breast pocket handkerchiefs they all carried bearing the phrase: "Business is good." (One producer had his own variety saying: "Business is terrific.") A few manufacturers report production up 100% from last year. Most of the surge has come in low priced homes sold on easy terms with Fanny May mortgage money.

Roy Roberson, owner of Prefab Transit Co hauls units for 25 companies, reports: "I had the worst first quarter in years but July, August and September were the best three months I've ever had."

Only damper on the outlook is the rising price of mortgage money. The prefabbers, who a year ago endorsed public housing in detached units they can provide, this year suggested the government put more money into the Fanny May special assistance program No. 10 for houses priced at $13,500 and under.

CAP expansion asked

HMA's mortgage committee also called for major expansion of FHA's Certified Agency Program. It ask FHA to: 1) extend it beyond its present 21 areas in 19 states, 2) broaden eligibility from towns of 15,000 or less population to cities of 25,000 or less, and 3) raise the ceiling on CAP commitments a builder can have at one time from five to 10.

Other conference developments:

- Phil Brownstein, VA loan guaranty chief, told prefabbers that neither direct lending nor more Fanny May special assistance funds "holds the key that will make this program work."

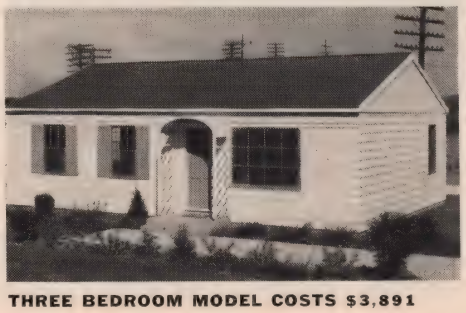
- Indications appeared that prefabbers—notoriously secretive, even among themselves, about their own operations—are beginning to exchange more data. Technical committees are working on common problems like materials handling, upgrading production methods, speeding up methods of making engineering drawings and shop templates.

National starts new line of low priced shell houses

National Homes has started production of a new "finish-it-yourself" line of homes.

Taking aim on a market even lower in price than reached by its very successful Fairlane model, National has set up a new division which will in turn set up its own builder-dealer organization. Its name: Kahler-Craft, taken from the Kahler Co, a woodworking company in New Albany, Ind which National bought out last summer.

The new homes will be priced from $3,626 for a two-bedroom, 768 sq ft model to $4,802 for a three-bedroom, 1,008 sq ft home. (Prices are retail but unerected.) National estimates price of erection will be 50¢ per sq ft; $380 for the lowest priced model and $504 for the highest priced.


THREE BEDROOM MODEL COSTS $3,891

The homes will include kitchen wall cabinets, double sink and fittings on a 60″ base. The plumbing package includes tub, lavatory, water closet, all valves and trim, all aboveground sewage lines, roof vent and flashing.

All the homes will have a bake-finish aluminum siding, either clapboard or shingle. Aluminum roof shingles are optional at extra cost. The homes will also have aluminum frame windows and screens.

Herman Winkler, president of Kahler-Craft, estimates it will cost a buyer about $850 to finish the house if he does the labor himself. This will cover interior paint and wall board, a heating system and a hot water heater.

Winkler said he expects many builder-dealers will arrange tie-ins with local lumber yards on deals for the finishing materials.

Kahler-Craft homes are aimed at buyers of scattered lots and in rural areas—in contrast to the regular National line which is aimed at tract buyers.

New National executive Winkler, 53, was executive vice president of the US Machine Corp, manufacturers of Winkler furnaces when that company was bought out by Stewart-Warner five years ago. He remained with Stewart-Warner until Jan 1 of this year. He joined National in August.

NAHB survey reflects low priced house boom

The upsurge in low priced home starts has indeed been dramatic, judging by NAHB's latest survey of its 450-member economic panel.

The builders report they expect to start nearly twice as many houses priced at $12,500 and under as they did last year—9,524 vs 5,136. NAHB credits the anti-recession housing bill with its $1 billion special assistance fund for spurring home starts in this bracket.

This big increase is responsible for pushing the median house price down in this study from $15,100 in the fall of 1957 to $14,430—even lower than the $14,600 of two years ago.

The survey shows that the builders plan to start 45% more houses this year than in 1957—obviously indicating the panel members are the most active *and* the most flexible. The number is up from 24,110 to 34,845.

One interesting fact is evident here: though low priced home starts are way up this year, these units still represent only 27% of all output, up only 5% from 1957's 22%.

At the same time volume of houses between $12,500 and $17,500 increased from 12,899 to 17,518; now represent 50% of all output vs the 53% of last year.

Number of units at $17,500 and over increased from 6,075 to 7,803 while its share of total output shrank from 25 to 22%.

BUILDERS OWN STARTS BY PRICE BRACKET

Sales price	*1957*	*1958*	*% change*
Under $8,000	226	450	+99
$ 8,000-$9,999	1,205	2,330	+93
$10,000-12,499	3,705	6,744	+82
$12,500-13,499	3,152	4,803	+52
$13,500-14,999	4,462	5,523	+24
$15,000-17,499	5,285	7,192	+36
$17,500-19,999	2,896	3,745	+29
$20,000-24,999	1,926	2,462	+28
$25,000 and over	1,253	1,596	+27
Totals	24,110	34,845	+45

Nearly two-thirds of the builders reported second half sales better than they were in the first half of the year. Only 7% said they were worse. And many think it will get even better this year. Details:

Outlook for Rest of 1958 for New House Sales

Type unit	*Better*	*Same*	*Worse*
Overall	35%	57%	18%
Low priced	44%	49%	7%
Medium priced	21%	65%	14%

Paradoxically builders are stepping up low priced house output, yet they are also planning bigger houses which they believe will cost them more to construct on land which is costing more than ever. Details:

Comparison of 1958 Houses with 1957 Houses

	More	*Same*	*Less*
Floor area	48%	33%	19%
Lot size	35%	55%	9%
No. of baths	33%	58%	9%
No. of bedrooms	16%	81%	3%

The outlook for costs was overwhelmingly upward:

Cost Expectations for 1958

	Higher	*Same*	*Lower*
Materials	70%	27%	3%
Labor	76%	22%	2%
Land	78%	21%	1%
Sales expense	47%	48%	5%

Though the builders expect their own starts to be up 45% from 1957, they are not quite so enthusiastic about the homebuilding picture overall. Details:

Housing Outlook for 1958 Compared to 1957

	Up	*Same*	*Down*
Nationally	72%	22%	6%
Locally	65%	24%	11%

In both cases the median forecast is 10% increase.

NAHB Economist Nat Rogg, who makes this survey semi-annually, makes one qualification for all results. Returns this time were not as complete as in other surveys, thus may be not quite as reliable.

LOCAL MARKETS: Will 1½- and 2-story designs make a comeback?

The 1½- and the 2-story house, losing ground to 1-story ranches and split-levels for several years, is showing faint signs of a comeback.

This activity could hardly be called a trend yet. But it could be the beginning of one as builders look for ways to put more house on high-priced land.

Two-story designs are showing up in Long Island again. And in Baltimore where they represented 61% of starts in 1952 and '53 they are back up to 61% after slipping to 46% in 1955 and '56.

In Los Angeles, where a 1½- or 2-story tract house was unheard of seven years ago, an estimated 20 to 25 builders now offer them —mostly as a means of providing more variation in the tract.

The first successful 1½-story design was built by Don Wilson in 1952. He is building now on three sites, with his 1½s accounting for 60% of all sales.

DON WILSON'S 1½ IN LOS ANGELES

Priced from $16,500 to $16,900, the home has 1,490 sq ft, four bedrooms and two baths and a two-car garage that can be converted into a family room (see picture).

Builder Ross Cortese has been offering a 1½-story model for 1½ years and it accounts for 12% of all his sales. It has 2,300 sq ft, four bedrooms, two baths and a family room, and is priced at $26,500.

In Chicago, the Chicago Construction Co. is offering a full two-story colonial in its Deerfield tract. It is outselling split-level models five to one. The four-bedroom 2½-bath home has 1,950 sq ft, is priced at $26,600.

Other local market news:

New York: Far-out Suffolk County is now the leader in New York City suburban homebuilding.

Housing starts in Suffolk are up 31% for the first eight months of 1958 from the same period of 1957 (7,416 vs 5,629).

Starts in all four suburban New York counties (Nassau, Rockland, Westchester and Suffolk) are up 10% for the first eight months (17,061 vs 15,344) though Suffolk accounts for all but 73 units of the gain. The picture by counties:

County	Starts 1st 8 Months 1957	1958	% Change
Nassau	5,313	5,384	1%
Rockland	1,098	1,060	–3%
Westchester	3,304	3,201	–3%

Suffolk County, which is the eastern half of Long Island, is now the largest home building county in the state, with 15% of all starts.

Suffolk's surge is explained by Donald G Patrick, county vice president of the Long Island home builders, in one word: land.

Suffolk and Rockland are the only suburban New York metropolitan counties which still have a large amount of undeveloped land cheap enough for medium priced houses ($500 down). Suffolk's western boundary is 35 miles from downtown New York City, close enough to make commuting feasible.

The big volume of homes built in Suffolk has been medium to low priced. But the county also has had many higher priced homes built, notably along the north and south shores.

Lubbock, Tex: Builders think they may be having the best year in history. Starts for the first nine months reached 1,590 vs 711 in the same period of 1957.

This equals the pace set in record-breaking 1950 which ended with 2,072 starts. Next best year: 1955 with 1,657.

September's 313 starts included 134 by Builders Cecil Jennings and H C Lewis.

Tulsa: Homebuilding has been severely restricted by a shortage of sewered land. The big tract builders of 1955 have all left as septic tanks are frowned on and sewered lots are high priced. Few houses are being built at less than $15,000.

Starts last year reached only 2,200 vs the 6,500 of 1955. This year builders hope for a total 3,000 starts with 600 priced at $30,000 or more.

Memphis: The builder who is looking for a better market should stay out of Memphis. The advice comes from Louisville Builder George Clarke Martin who looked over the area, admitted to Memphis builders that theirs is "one of the most competitive home markets in the nation."

Memphis builders reported 138 home sales during Natl Home Week for a dollar volume of $1,928,192—up one-third from 1957's Home Week record.

Omaha: Biggest sales success in years here has been registered by Builder Don Decker with an $8,249.99 two-bedroom house.

From two models, he sold 229 houses in four days. It was the cheapest new house offered in Omaha since Decker himself sold a group of 720 sq ft homes for $6,000 four years ago.

His current boxlike model has 792 sq ft, a combined kitchen-dinnette, two closets and a 13′x18′ living room. He has 16 exterior elevations but no other floor plan. Lot size is 62x106′.

The houses were sold under FHA Sec 203 (i), requiring $224.99 down payment and $49.99 in closing costs. If a buyer would paint his own house, Decker knocked $200 off the down payment. All but three of the buyers decided to do their own painting. Most of the buyers are first-timers in their early 30s with one or two children.

OMAHA'S HOUSE OF NINES

Decker spent only $3,000 on promotion and advertising to touch off his sales success: running a single want ad column in one newspaper four days; three columns the fifth day and four columns opening day. He also ran spot ads on a local radio station, keying all to a "House of Nines" campaign—thus the 99¢ on every figure.

Boston: Builder Edward A Veno has opened a new model which includes a 32′x16′ heated swimming pool. It is the first Boston area speculative house so equipped. Price $35,900.

The Veno home has five bedrooms, 2½ baths, family room and a double garage.

Starts in suburban Boston, as indicated by builder permits, are up slightly for the first eight months of the year from 1957 (5,323 vs 5,239). The nine-town Woburn area is pacing all others with 798 starts in the first eight months, though this is 7% off from 1957.

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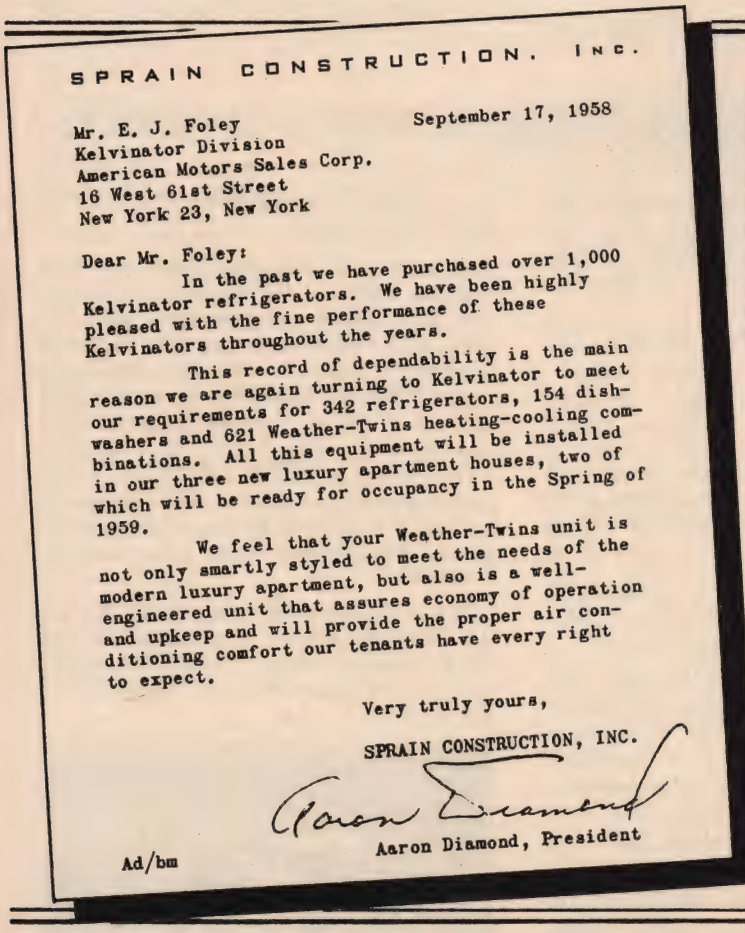
OVER 600 KELVINATOR-EMBASSY WEATHER-TWINS* TO HEAT AND COOL 3 NEW LUXURY APARTMENT HOUSES.



SPRAIN CONSTRUCTION, INC.

Mr. E. J. Foley
Kelvinator Division
American Motors Sales Corp.
16 West 61st Street
New York 23, New York

September 17, 1958

Dear Mr. Foley:

In the past we have purchased over 1,000 Kelvinator refrigerators. We have been highly pleased with the fine performance of these Kelvinators throughout the years.

This record of dependability is the main reason we are again turning to Kelvinator to meet our requirements for 342 refrigerators, 154 dishwashers and 621 Weather-Twins heating-cooling combinations. All this equipment will be installed in our three new luxury apartment houses, two of which will be ready for occupancy in the Spring of 1959.

We feel that your Weather-Twins unit is not only smartly styled to meet the needs of the modern luxury apartment, but also is a well-engineered unit that assures economy of operation and upkeep and will provide the proper air conditioning comfort our tenants have every right to expect.

Very truly yours,

SPRAIN CONSTRUCTION, INC.

Aaron Diamond

Aaron Diamond, President

Ad/bm

Here's why Builder Aaron Diamond prefers to equip his smart new apartment houses on New York City's fashionable East side with 621 Weather-Twins, the modern climate control . . . plus 342 new Kelvinator refrigerators and 154 new Kelvinator dishwashers.

Located at 310 East 70th Street, New York City, here is artist's sketch of one of the three ultra-modern, distinctive new apartment houses being built by Sprain Construction, Inc. Architects are Pomerance & Breines. Heating Contractor is Fein-Schlosberg, all of New York City.

Handsome Weather-Twins Give Builders More Dependable, Less Conspicuous Climate Control!

Nothing else comes close to offering builders the inherent benefits found in the handsome Weather-Twins unit. It gives them inconspicuous heating and cooling. It gives them one beautiful, integral engineered cabinet that ends the eyesore of separate units. And it gives them advanced climate control.

Kelvinator's full directional cooling ends annoying icy drafts . . . and the ideal, silent, healthful Embassy convector heating also eliminates drafts. All this is available for far less installation and maintenance costs than centralized air conditioning. No wonder the nation's leading builders and architects are using Weather-Twins!

*Weather-Twins . . . Heating by Embassy Steel Products, Inc., 890 Stanley Ave., Brooklyn 8, N. Y. . . . Air Conditioning by Kelvinator.

For complete details write to **KELVINATOR DIVISION**
14250 Plymouth Road • Detroit 32, Michigan

Kelvinator

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MORTGAGE MARKET:

FHA-VA price slide believed at end; ¼% boost in interest rate predicted

Mortgage prices seem to have touched bottom.

Most mortgage men now believe that the fast slide that began in August has ended—but not before sending discounts on FHAs and VAs up as much as four points in most cities outside the East, the equivalent of ½% in yield.

The drop from mid-September to mid-October was 1 to 1½% points nearly everywhere. Prices are now below the level of a year ago when money was at its tightest. Even conventional interest rates have started back up in many cities. Increases range from ¼ to ½% in Chicago, Washington, Oklahoma City, Newark, Cleveland, Jacksonville, Los Angeles and Detroit.

An early boost in the FHA interest rate seems likely as it becomes clear there is still plenty of money around—at higher prices.

HOUSE & HOME's exclusive monthly mortgage roundup

Cost of long-term capital is spiraling because of: 1) the break in the government bond market last August, 2) the Federal Reserve Board's anti-inflation actions to tighten up credit and 3) the fear of inflation which has weakened investor interest in long-term securities of any kind.

FHA Commissioner Norman Mason has said nothing about hiking the interest rate. But many mortgage men predict it will be boosted ¼% (to 5½%) after the November Congressional elections. The Administration recognizes the need for the boost but would not hand the Democrats another campaign issue.

An encouraging sign for morgtage men is the apparent halt in the downward spiral of goverment bond prices.

Treasury 2½s of 1967-72, the issue which best indicates the future trend of FHAs and VAs, moved from 87.12 in early October to 89.26 in mid-October. Other issues advanced as much as three points in the same period.

At the same time reports from the Fed indicate it will apply no more screws to bank credit in the immediate future. The Fed believes its swift—and surprising—actions in August and September have stifled any tendency for runaway speculative activity or inflationary price boosts.

Savings banks now are almost the only buyers of uncommitted mortgages—and their purchases are limited mostly to bargains.

Sums up one New York mortgage broker: "Because some mortgages have to be sold, they are moving—91 or 92 for VAs, 95 or 96 for FHAs. But we believe the real market is still 93 for VAs, 97 for FHAs." He recommends builders take standbys in expectation of a better market in three to six months.

A few mortgage brokers have been stung in this current market—and they are the source of the distress paper which some savings banks are buying. These are the mortgage men who committed to builders without a take-out from a permanent lender. Most mortgage bankers take a position in the market today. They have to. Explains Walter C Nelson, MBA vice president: "Primary reason is mutual savings banks and pension funds. Both are block buyers (of immediates). So to sell to them you have to have immediates."

Many insurance companies have quit the FHA-VA market entirely. Others have raised their quality standards, demanding 10% down. Says Hector Hollister, vice president of Frederick W Berens, Inc, in Washington: "Most are looking for conventional commercial mortgages where they can get 5 ¾ or 6%.

One hopeful sign for the builder who needs mortgage money: savings bankers report they are not getting a lot of the mortgages for which they committed last spring. This should free money for new loans.

Fattening discounts have predictably sent many mortgage men back to the Fanny May secondary market program.

The program has been virtually inactive—except for selling mortgages—since last January. In the week ending Sept 18 offerings totaled 395; two weeks later they reached 785.

Nearly everyone in the mortgage business is expecting a cut in the secondary market prices, however, unchanged since May. Fanny May, itself, had to pay 3⅞% on its latest debentures, nearly twice the 2% paid two months earlier.

MORTGAGE BRIEFS

FHAs down one point

FHA's own survey shows discounts fattening fast.

The figures, reflecting the opinions of 71 FHA field directors, show average price on a 25-year Sec 203 (b) with 10% down payment off from 99.1 to 98.1 in one month. High for the year was 99.2 on Aug 1.

The drop in September was reported throughout the US. Details:

OFFERING PRICES, FHA 203s *(Immediate dely.)*

	Oct 1 '58		Sept 1 '58
ZONE	AVERAGE	RANGE	AVERAGE
Northeast	99	98-100	100.3
Middle Atlantic	99.3	98-101	100.0
Southeast	97.7	96-99	98.9
North Central	97.9	96.75-99.5	98.8
Southwest	97.9	97-99	98.8
West	97.8	97-99.5	98.8
United States	98.1	96-101	99.1

The FHA survey also shows conventional interest rates on the rise—from the year's low of 5.55% in July and August to 5.65 in September. Details:

PREVAILING CONVENTIONAL INTEREST RATES

Zone	*Jan '57*	*Jan '58*	*July '58*	*Oct '58*
Northeast	5.55	5.60	5.40	5.45
Middle Atlantic	5.60	5.85	5.45	5.45
Southeast	5.60	5.90	5.55	5.60
North Central	5.65	6.05	5.55	5.60
Southwest	5.65	5.95	5.65	5.75
West	5.85	6.35	5.85	5.85
United States	5.65	6.00	5.60	5.65

Big equity loans

The average conventional home loan made by the nation's savings & loan associations is a long way from the 90% loan to value ratio S&L leaders are asking.

A Home Loan Bank Board study shows that in the first six months of 1958 the average loan to value ratio in 1,970 of 6,100 federally-insured S&Ls was only 62.9%. This is up 1% from 1957.

Average loan is up 5.8% to $9,239 while the average home purchase price is up only 4.2% to $14,682.

Try FHA, vets urged

VHMCP is urging 25,000 veterans who have applied for VA direct loans to apply for an FHA-insured loan through VHMCP instead.

The veterans are being told that there is a current list of 45,000 waiting for VA direct loans. Says VHMCP in its letter: "It is quite possible your name will not be reached in time for you to buy the particular house you want."

FHAs bring a premium

A few choice FHA mortgages are still being sold at a premium despite tighter money.

HHFA has sold 1,100 FHA 203s with a principal balance of $7,167,879 for 101.3. They cover units at the Atomic Energy Commission installation at Richland, Wash. Purchaser was Fidelity S&L Assn of Spokane.

The loans are especially desirable because 1) they are for less than $8,000 each so carry an extra ½% service charge for a gross yield of 5.63 and 2) the home buyers were given a 25% discount on purchase (per federal law on their disposition), thus the mortgages are not more than 70% of value.

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Award-Winning Builders Say . . .

"HOME BUYERS LIKE THE BURKES SOLD US ON 2-FURNACE BALANCED HEAT"

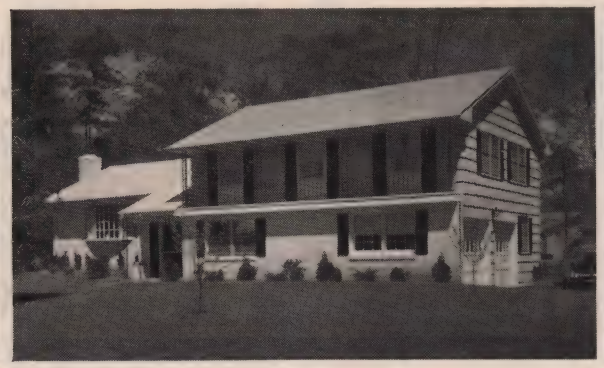
"We have been installing American-Standard 2-Furnace Heating in our homes for the past year," say Chuck Beir and Dick Higgins of Beir-Higgins. "We made the first installation because the 2-Furnace idea made sense to us . . . it seemed ideal for the type homes we've been building. Split levels, generous use of glass, separated living and sleeping areas, finished basements and rambling layouts present no heating problem with a 2-Furnace system . . . and the cost is little more than a single unit system.

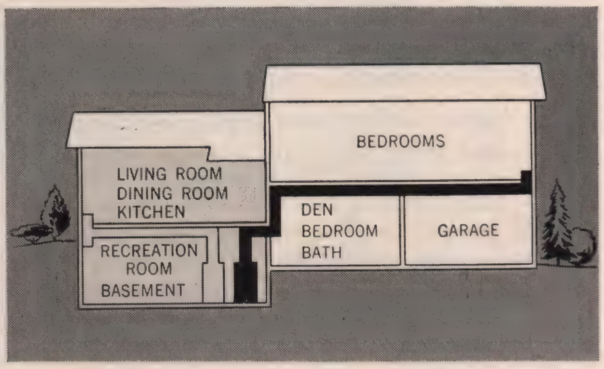
"The Burkes of our Briar Hill Development in Allendale, New Jersey are typical of the success we have had with 2-Furnace Balanced Heat. When they first came to inspect our model, Mr. Burke was very enthused with the American-Standard 2-Furnace system and its obvious advantages of longer furnace life . . . better heat distribution and the forecast of lower fuel bills. I'm sure it played an important part in the sale. After their first winter, Mrs. Burke told us in glowing terms how delighted she was with the comfort of 2-Furnace heating.

"We are aware of a definite sales advantage when selling a home with 2-Furnace heating. We now feature this system as a key selling point in every home."

Richard Higgins, left, and *Charles Beir* form Beir-Higgins . . . New Jersey builders of award-winning homes.

Mrs. Burke is now looking forward to the easy addition of summer air conditioning to her 2-Furnace system. Units will be installed on top of furnaces and have the same complete versatility as the Winter Balanced Heat system.





The Burkes home has been zoned into two separate heating areas; each with its own furnace and thermostat. A Model GUA-50 (50,000 Btu) warm air furnace handles the left wing, while a larger GUA-125 (125,000 Btu) furnace supplies comfort for the balance of the house.

2 FURNACES FOR THE PRICE OF 1 – for model home zone control installations:

Contact your local American-Standard Warm Air Heating Dealer or write American-Standard, Air Conditioning Division, Dept. HH-11, 40 West 40th Street, New York 18, New York.

* American-Standard and Standard® are trademarks of American Radiator & Standard Sanitary Corporation.

AMERICAN-Standard
AIR CONDITIONING DIVISION

To prove our point that two American-Standard furnaces for zone control will make the heating system your number one selling feature, American-Standard Air Conditioning Division distributors and their dealers offer you—for your model home—two furnaces at the same price as a single furnace of equivalent Btu capacity! Before you place another heating contract why not take advantage of this offer? Prove to yourself that a two-furnace zone control system will become your best salesman.

Provide more comfort . . . lower fuel bills . . . longer furnace life! Your customer doesn't have to take these advantages on faith! Here is extra value he can see—two furnaces instead of one!

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Hazen S&L investment fund plan okayed by SEC

A plan which could tap big new sources of money for home finance via local savings & loan associations is getting into action after a three year struggle with legal and federal red tape.

The Securities & Exchange Commission has approved an investment fund which will sell certificates to investors in multiples of $5,000 and place the money in S&Ls throughout the US. Expected investors include pension funds, union health and welfare funds and corporate sinking funds—all relatively inactive in mortgage lending up to now.

Chief attraction of the fund is that its investments in S&Ls will be insured by the Federal S&L Insurance Corp while earning 2½ to 4% interest.

700 S&Ls in the fund

The entire scheme has been nursed and pushed by Ben Hazen, past (1952) president of the US S&L League and president of Benjamin Franklin S&L of Portland, Ore. He is president of Home Loan Associates, the organization of nearly 700 S&Ls which paid the tab to get the fund started and will be the main depositories for the fund's money.

Hazen has never minced words about his motives: he considers VA and FHA "bureaucratic and socialistic." And so, he explains: "The whole idea is to make more money available for the home mortgage market via private enterprise. Static areas and big investors with money to spare can thus put their money to work in money-short areas."

Arthur E Haug

BEN FRANKLIN'S BEN HAZEN
Three years of red tape.

He hopes the plan will lead eventually to more conventional lending and less FHA and VA.

A lot of hurdles

Getting the fund started has been no easy job. The original idea was to have an investment trust put the money directly into S&Ls in the names of the investors, but no more than $10,000 in one account in one S&L. This is the maximum insurable deposit.

But SEC held that members of investment trusts must have voting rights. S&Ls do not oppose this in principle but some investors would object since some states treat voting trusts as legal partnerships.

Home Loan Associates then asked for approval of an alternate plan. It provides for a new corporation to set up a series of trusts which would each make its own deposits, naming the fund as sole beneficiary. This was approved by SEC and the Home Loan Bank Board.

An open end investment company, Insured Accounts Fund Inc, has been chartered in Massachusetts with the Old Colony Trust Co of Boston as custodian. Another firm, Insured Accounts Fund Distributors Inc, will handle the sale of shares.

Growth will be slow

Hazen concedes it will take time for the fund to establish itself: "Immediate rapid growth is not to be expected," he wrote to HLA members.

And it is not entirely certain the plan will be 100% successful. One mortgage man's comment: "While the separate amounts would be insured, the obligations of the fund technically would not. Knowing how technical pension funds can get, this may be an obstacle to sales."

One more problem: will the yield be attractive enough to investors? If the net to the investor averages out to only 3%, it may not appeal to pension funds in today's high-yield bond market.

The fund also discourages short-term investment by requiring a 2% penalty for any shares redeemed within two years of issuance.

Government considers ban on S&L savings brokers

The days of the savings broker may be numbered—at least for soliciting savings for federally-insured savings & loan associations.

The Home Loan Bank Board is considering a new regulation to ban payment of commissions on savings obtained through brokers. Standard commission, paid by the recipient S&L, has been 1%.

Both S&L leagues back a ban on broker fees. It was recommended also by the HLBB advisory council. Indeed, the only support the brokers seem to have comes from S&Ls who use them—and they have not been very vocal. Most are in the West.

Solicit through ads

Brokers solicit savings through newspaper and magazine ads and direct mail. Some offer interest of 5 to 6%, but this is for money put in mutual funds or S&Ls which are not federally-insured. Highest interest rate a federally-insured S&L can pay is 4%

Most broker clients are individuals. But some small insurance companies, small labor unions, pension funds, fraternal organizations, trusts and businesses place some savings through brokers. Their estimated annual volume of $500 million gets placed in only 300 of the 3,832 federally-insured S&Ls.

The HLBB considered a ¼% limit on brokerage fees in 1956. A US League spokesman complained then that broker emphasis on high dividend rates means constant pressure to push rates up. He added: "There is no more important problem facing our business than the payment of excessive dividends which tend to weaken reserve ratios and encourage the assumption of additional risk in loan portfolios."

But there were also protests against such a ban at that time. George M Eason, representing Standard Federal S&L of Los Angeles, insisted brokers brought eastern capital to the money-short areas of the West. He supported brokers contentions that ¼% would not even cover their cost of operation.

After the hearings, the HLBB dropped its proposal. But in April, 1957, it moved in another way to push money from the capital-rich to the capital-poor areas. It approved a regulation allowing S&Ls to buy up to a 50% participating interest in conventional mortgages originated by other insured S&Ls—even if more than 50 mi away.

Later in 1957, with S&L leaders still demanding a ban on brokerage fees, 11 of the approximately 20 brokers in the US organized an association. They had a lawyer submit a proposed code of ethics for brokers to the HLBB and asked to be put under HLBB supervision. The board hedged at first, then told the brokers early this year that the idea was neither practical nor appropriate.

'Rotten apples' blamed

Brokers believe they have a 50-50 chance of being put out of business. They blame three or four of their number who advertise interest rates of 5 to 6% on savings in insured institutions when the money can not actually draw that much in any federally-insured S&L.

Maurice Robbins of B Ray Robbins Co in New York City still insists the proposed code for brokers is the proper answer, adds: "The transgressors (i e, the brokers offering 5 or 6%) are dying a natural death and would soon be out of business anyway."

Obviously impatient at the two-year fight brokers have had to stay in business, he complains: "We shouldn't be continually harassed. Something should be done once and for all. Either there will or will not be brokers."

Florida mortgage bankers ask more state regulation

So many loan sharks have flocked to Florida that the state's mortgage bankers are upset.

"We don't think a man who gets out of prison up North should be allowed to come down here and open up a swanky office and start advertising an investment and mortgage service with promises of big returns on your money," complains Mortgage Banker Lon Worth Crow of Miami.

Florida imposes no controls over the mortgage business except a usury law (10% tops on residential liens). There are no qualification laws, regulations for morals or experience; no limit on fees and charges. All a man needs in Florida to get in the mortgage business is an occupational license.

The result, says Howard J Murphy, outgoing president of the Florida Mortgage Bankers Assn: "The mortgage business . . . continues to be discredited by the abominable abuses perpetrated by individuals operating within weak statutes beyond supervisory control."

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Conventional loan limit is boosted from 80 to 90% for federal S&Ls

Federally-chartered savings & loan associations can now make 90% conventional loans on low and medium priced houses. But only a few are likely to do so.

As Home Loan Bank Board member Ira Dixon forewarned in a speech to New England S&L men in September, the new 90% regulation has "restrictions on the number, dollar amount and type of loans."

Specifically 90% loans can be made only on houses with a value up to $18,000. Second mortgages on such loans are banned. No S&L can invest more than 10% of its capital in 90% loans. The law on 80% loans remains the same. It permits second mortgages and applies to homes valued up to $35,000.

Reni

HLBB MEMBER DIXON
Restrictions, of course

Following New York's lead

The HLBB began giving serious thought to the 90% proposal after the New York state legislature approved such loans for mutual savings banks and state-chatered S&Ls. The New York law limits 90% loans to homes no more than two-years-old with a maximum loan of $25,000 for 30 years. Banks are also required to put ½% of the declining balance into a reserve fund—in the same fashion as the ½% FHA premium—to protect against possible losses.

The fact is that only an estimated 70% of all the 1,798 federally chartered S&Ls have ever made 80% loans—the present maximum. And only the largest make 80% loans in volume—particularly on new tract houses.

Thus most S&L leaders share the opinion of Chairman Morton Bodfish of the big First Federal of Chicago who says: "It is likely that the 90% loans will be used chiefly by the larger associations."

President W Franklin Morrison and Managing Director Harold B Braman of the Nat'l League of Insured Savings Associations add this point: "The real value [of 90% loans] would develop in periods of tight money when VA and FHA programs historically become virtually inoperative due to controlled interest rates. In this situation, a 90% conventional loan carrying a free interest rate could be used to satisfy at least part of the demand for low down payment loans."

Dampen joy

Leaders in the US S&L League support the 90% proposal with slightly less enthusiasm. Henry A Bubb of Topeka, chairman of the League's legislative committee, comments: "The right to make 90% loans is an excellent and forward step, *provided* there are not too many restrictions attached to it."

League Past President J Howard Edgerton of Los Angeles doubts that 90% loans will help S&Ls increase their volume or even help them compete with lower FHA terms. He adds: "It would have been extremely important had Congress approved the Home Mortgage Guaranty Plan, requested by the savings & loans during the last session."

This plan would have set up a new agency to coinsure the top 25% of 90% mortgages. It was strongly opposed by the Administration.

90% loans catch on slowly in NY; most savings banks still spurn them

New York's 90% loan law is benefiting home buyers only in the state's major cities so far.

Six months after it went on the books, the new lending tool has produced only an estimated $10 million in mortgages including $6 million by one bank, the Dime Savings Bank of Brooklyn.

The Dime is offering the new 10% down payment plan both on spot loans and in builders' tracts. Most other banks offering the terms do so only on a spot loan basis. Principal cities where they are available (besides New York): Buffalo, Albany and Rochester.

5¾% is prevalent rate

Prevailing interest on these 90% conventional loans is 5¾%, with ½% going to a reserve fund required by the law. The Peoples Bank of Yonkers was lending at 5¼%, in a Westchester tract of $25,000 to $35,000 houses but raised the rate in October to 5¾%. It makes individual loans as well.

President Kilgore Macfarlane of Buffalo Savings Bank sums up the picture simply: "The banks are going slow on this. It's something new to them. Our bank has had $250,000 in loan applications under this plan. We're being mighty careful."

Two trustees must okay

The 90% law itself requires that two trustees approve the credit for any 90% loan applicant. In the case of the Dime Bank, this means Chairman George Johnson of the board of trustees and President Everett Livesey personally check each application before a loan is granted.

Most of the Dime's loans are being made on new tract houses. (No house can qualify unless it is less than two years old.)

Will the savings banks and state-chartered S&Ls get into the 90% business in a bigger way? Not likely very soon.

Few ever used the right to make 80% conventional loans before the 90% law was passed, particularly the dozens of small city banks in upstate New York. Nearly all the big New York City savings banks prefer to buy out-of-state FHAs and VAs with their higher yields and government backing. Many bankers doubt these lending practices will change.

On the contrary, many small upstate banks are now starting to make FHA loans, qualifying first as an FHA certified agent so they can handle all their own processing.

Jersey S&Ls fight New York competition

New Jersey savings & loans are promoting their own types of 90% conventional mortgage plans to meet the competition from neighboring New York.

Mutual savings banks and state-chartered S&Ls in New York can make 90% conventional loans under terms of the Cooke-Wilson law passed by the legislature this year (May, News).

New York lenders cannot make 90% Cooke-Wilson loans in other states, but Jersey S&Ls fear the easier terms may draw metropolitan-area home buyers away from New Jersey.

So they are advertising two plans, neither brand new but both requiring only 10% down payment. Under both plans the S&L makes an 80% first mortgage. One plan has the builder take back a five-year second mortgage for 10%. The other plan requires the builder to put 10% of the sales price in an escrow account in the S&L. It is released to him when the home buyer has paid down his loan to 80%.

Overlooked law lets S&L start own tract in Chicago

Chicago builders must have been a little startled to find that their newest competitor is a savings & loan association.

District S&L, a small state-chartered association on the south side in Back of the Yards, has taken advantage of a three-year-old provision in the Illinois law to start its own tract. It is the first S&L in the state to do so.

A 1955 amendment to the S&L law lets state-chartered associations invest up to 10% of their assets in development of land and construction of homes for sale or rent. They must also have reserves and undivided profits of at least 5% of withdrawable savings. Each project must be approved by the state director of financial institutions.

President J M Mozeris of District S&L announced that the association would build 40 homes, though the work will be done on contract by Ahern Builders. The homes will be priced from $19,500 to $23,500 for three or four bedrooms, 1½ baths. District will finance them with 25-year 5½% loans with 20% down payment.

Mozeris thinks it a good idea for the S&L to do some of its own building, explains: "This enables associations to make loans on homes in locations of their own choosing."

Illinois is one of 10 states which let state-chartered S&Ls develop land or build houses. The others: California, Idaho, Michigan, Missouri, New Hampshire, New Mexico, Oklahoma, Virginia and Washington.

The US Savings & Loan League reports there is no more use made of the privilege in other states than there has been in Illinois. S&Ls don't want to compete with their builder-customers.

The one apparent exception: California, where many of the 171 state-chartered S&Ls build on their own, particularly around Los Angeles and Sacramento.

Federal S&Ls are not allowed either to develop land or build homes. The US League has long supported a regulatory change to let S&Ls develop land for resale to small builders. The proposal has made no progress, is now dormant.

ABA defeats move to oust mutual savings banks

Savings banks will stay in the fold of the American Bankers Assn—at least for another year.

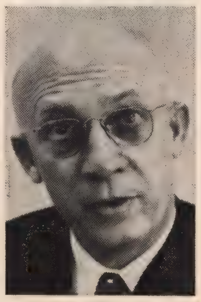
A dogged effort to oust them failed when ABA's annual convention in Chicago voted 1,520 to 1,445 against a resolution to toss them out. A two-thirds margin was necessary for passage.

Arthur T Roth, president of Long Island's Franklin National Bank and the driving force behind the ouster move, still calls the vote a moral victory. He promises to renew the fight next year unless mutual banks support a plan of tax equality between commercial and mutual banks.

Art Shay

ROTH

Walter Daran



LYON

Savings banks enjoy the same tax benefits as savings & loan associations. They can build up reserves for losses equal to 12% of their deposits before paying federal income tax. Federal income tax is paid only on earnings remaining after dividends are paid and reserves are replenished.

The formula for commercial banks allows them an average reserve allowance of only 1% of assets; then they must pay a 52% corporate income tax on earnings before paying dividends.

After the convention, President William A Lyon of the Natl Assn of Mutual Savings Banks announced a committee of savings bankers will meet with ABA commercial bankers to discuss the tax differences.

Despite expressions of bankerly love which passed between the mutuals and ABA leaders (who opposed the Roth amendment), there still seems serious doubt whether the two groups can agree on permanent peace terms.

The underlying reason ABA brass fought Roth was fear that ouster would drive the mutuals into an alliance with S&Ls. That possibility is still very real.

Indeed, President Lyon, who says savings banks prefer to stay in ABA, warned that if ABA negotiaters take a Roth-like viewpoint on taxes, then savings bankers may walk out rather than wait to be tossed out.

NEWS continued on p 50

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee, who retains servicing.) As reported to HOUSE & HOME *the week ending Oct 17, '58*

FHA 5¼s (Sec 203) (b) **VA 4¾s**

FNMA prices Spec Asst wz	FNMA prices Scdry Mkt xy	Minimum Down* 30 year Immed	Minimum Down* 30 year Fut	Minimum Down* 20-25 year Immed	Minimum Down* 20-25 year Fut	10% or more down 20-25 year Immed	10% or more down 20-25 year Fut	City	VA 30 year no to 2% down Immed	VA 30 year no to 2% down Fut	VA 25 year 5% down Immed	VA 25 year 5% down Fut	VA 20-25 year 10% down or more Immed	VA 20-25 year 10% down or more Fut	Conventional Interest Rates g
96	97	96-98	96-98	98	97-98	98-99	98-99	Atlanta	a	a	a	a	a	a	5¼-5½
96	98	par-101^{f}	par-101^{f}	par-101^{f}	par-101^{f}	par-101	par-101^{f}	Boston local	98-99	98-99	98-99	98-99	98-99	98-99	5
—	—	96-97	96-97	96-97	96-97	a	a	out-of-st	92-93	92-93	92-93	92-93	a	a	—
96	97	96-98	96-97½	98^{e}	98^{e}	98^{e}	98^{e}	Chicago	92^{b}	a	92^{b}	a	92^{b}	a	5-5½
96	97	97-99	96-97	97-99	96-97	98-99	97-98	Cleveland	94-95^{b}	93-94^{b}	a	a	a	a	5½
96	96½	96½-98	96½-98	97½-98	97½-98	98-par	98-par	Denver	91½-93½	91½-93½	91½-94	91½-94	94½	94½	5½-6
96	96½	97-97½	97	97-97½	97	97½-98½	97½	Detroit	93½-94½	93½	94½-95	94½	95-95½	95	5½-5¾
96	97	96-97	96-97	96-97½	96-97½	97-98	97-98	Houston	92-93	92-93	92-93	92-93	a	a	5¼-5¾
96	97	96½-97	96½-97	a	a	98-98½	98-98½	Jacksonville	92½-93	92½-93	a	a	a	a	5½-6
96	96½	95½-96	95½	95½-96	95½	96½-98	96½	Los Angeles	91½-92	91½-92	a	a	a	a	5½-6.6
96	97½	98½	98	99	98½	99½	99	Newark	96½	96	97	96½	98	97½	5½
96	98	par	par	par	par	par	par	New York	98-98½^{d}	98-98½^{d}	98-98½^{d}	98-98½^{d}	98-98½^{d}	98-98½^{d}	5¼-5¾
96	96½	97	96^{b}	97	96^{b}	98	97^{b}	Okla City	93^{b}	91^{b}	a	a	a	a	5¾-6
96	97½	par	par	par	par	par	par	Philadelphia	a	a	a	a	a	a	5-5¼
96	96½	95½-96	95½-96	95½-96	95½-96	97-98^{bc}	a	San Fran	91½-92	91½-92^{b}	a	a	a	a	5¾-7.2
96	97	95-98	95-98	95½-99	96-99	96½-par	97½-par	St Louis	a	a	a	a	a	a	5¼-6
96	97½	97½-98	97-97½	97½-98	97-97½	98-98½	97½-98	Wash, DC	94-94½^{b}	94-94½^{b}	94½-95½^{b}	94½-95½^{b}	94½-95½^{b}	94½-95½^{b}	5½-5¾

* 3% down of first $13,500; 15% of next $2,500; 30% of balance.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M Morgan, vice pres, Boston Five Cents Savings Bank; Chicago, Maurice A Pollak, exec vice pres, Draper & Kramer Inc; Cleveland, William T Doyle, vice pres, Jay F Zook Inc; Denver, C A Bacon, vice pres, Mortgage Investments Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Houston, Donald McGregor, exec vice pres, T J Bettes Co; Jacksonville, John D Yates, vice pres, Stockton, Whatley, Davin & Co; Los Angeles, Robert E Morgan, exec vice pres, The Colwell Co; Newark, William F Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J Halperin & Co; Oklahoma City, B B Bass, pres, American Mortgage & Investment Co; Philadelphia, W A Clarke Sr, pres, W A Clarke Mortgage Co; St. Louis, Sidney L Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H Lapin, pres Bankers Mortgage Co of Calif; Washington, DC, Hector Hollister, exec vice pres, Frederick W Berens Inc.

- Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding small towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location and construction.

Footnotes: a—no activity. b—very limited market. c—5% down. d—quotations cover construction loans also. e—very limited demand. f—on FHA 5% mortgages. g—banks and insurance companies tend to lend at lower end of range (if any shown), S&Ls at upper. w—FNMA pays 98 for FHA 5¼% mortgages of $13,500 or less after ¾ point purchasing and marketing fee and ¾ commitment fee. x—FNMA pays ½ point more for loans with 10% down or more. y—FNMA net price after ½ point purchase and marketing fee, plus 2% stock purchase figured at sale for 50¢ on the $1. z—price after ¾ point purchasing and marketing fee, plus ¾ point commitment fee; applies only to VA and FHA mortgages of $13,500 or less.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5¼s

Immediates: 95-96½
Futures: 95-96

VA 4¾s

Immediates: 91½-92½
Futures: 91½-92

VA and FHA 4½s

Immediates: 90-91
Futures: no activity

Prices for out-of-state loans, as reported the week ending Oct 17 by Thomas P Coogan, president, Housing Securities Inc.

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

	Oct 14	Sept 10	Month's low	Month's high
Bid	55½	55¾	55	57¾
Asked	57½	57¾	57	59¾

Quotations supplied by C F Childs & Co.

continued from p 49

Opinions

Noteworthy comment on matters of moment to housing:

AIA Executive Director **Edmund F Purves,** in a talk to AIA's Western Mountain Regional Conference:

"There are some members of AIA who are heavily engaged in the small house field . . . but it remains for NAHB to have made the most spectacular contribution. If we are not careful we will find ourselves to be merely drawers of blueprints for the people who do the thinking. AIA's most important interests today lie in the progress of the American architect and in enhancing his prestige to a point where he will be the leading factor in planning the home."

FHA Commissioner **Norman P Mason,** in a talk to the Home Builders Assn of Georgia:

"Home buyers may not seem to appreciate the quality workmanship that goes into foundations and framing but after living in a house for a while they will. They will appreciate, too, the unseen insulation and other hidden details that make living more pleasant and home ownership less costly."

Architect **Edward D Stone,** FAIA, in a talk to a women's fashion group:

"Our countryside is being used up by these millions of little boxes [houses]. We should be inspired by the Mediterranean countries, which have compact villages and towns with houses built wall-to-wall, and preserve the open countryside."

Frank T. Sedlock, president, Cook County (Ill) Council of Insured Savings Assn:

"Families with incomes of $4,600 to $6,200 should be thinking in terms of a $15,000 to $18,000 home."

Mortimer B Doyle, executive vice president, Natl Lumber Mfgrs Assn, in a talk to the Western Pine Assn:

"Unless we immediately become politicians, soon we may not have a business system to safeguard—and here I am not talking about partisan politics."

HOUSING POLICY:

What Sen Sparkman predicts

Bigger Democratic majorities in Congress will give S&L co-insurance plan good chance. 'Personally,' he'd favor tying FHA interest to government bond prices

Chances are good that Congress will extend FNMA par purchasing for low-priced homes. It is almost sure to keep FHA authorization as a hostage to make it harder for President Eisenhower to veto the 1959 housing bill because of parts he won't like. The US Savings & Loan League's plan for co-insurance of the top 25% of 90% conventional loans will stand an even better chance of getting through Congress than it did last year:

This is the outlook for 1959 housing legislation as seen by Sen John Sparkman (D, Ala), chairman of the Senate housing subcommittee and chief Democratic spokesman on housing policy. In an exclusive interview with HOUSE & HOME last month, Sparkman gave these views:

H&H Staff

ALABAMA'S SPARKMAN

A plug for flexible FHA rates

"I have already been getting complaints of big discounts. In the past Congress has reacted strongly against big discounts, particularly when it hurts low-priced house construction. That was the reason for the special assistance program we enacted last spring."

Will Congress put more money—many legislators are talking of another $1 billion—into FNMA's special assistance program No. 10 for houses priced at $13,500 and less? Says Sparkman: "Assuming the mortgage situation stays the way it is, Congress seems sure to extend par purchase in that area. I expect we will have pretty fast action on this and other programs [urban renewal, college housing] that will be running out of money.

"There's a serious question about our wisdom in breaking the FHA authorization away from the rest of the housing bill. I am certain we will keep it tied to the housing bill hereafter."

Unpeg VA rate?

On interest rates, Sparkman told HOUSE & HOME he personally would favor untying the VA rate from the ½% differential with FHA which Congress imposed this spring when it boosted the VA interest ceiling from 4½ to 4¾%. But he adds: "I won't make any predictions about interest rates. There has been strong opposition in the past . . ."

What about a flexible FHA interest rate? Says Sparkman: "If we had a formula such as Bill Clarke once outlined, I think it would receive favorable treatment in Congress. I would favor a flexible rate if it could be put on this formula." Clarke, Philadelphia mortgage banker and former consultant to the Federal Reserve, proposed giving FHA power to vary its maximum interest rate as the yield on long-term government bonds changes, thus removing any possibility FHA could be called capricious in setting the rate. "We were never able to get lenders to agree this was a good idea," says Clarke. They complained that government bonds are not a reliable indicator of what the price of mortgage money should be. "I still feel we would be much better off than we are now," says Clarke. "Let's get the word flexible into the books. Then we can go from there."

Sparkman hedges on the possibility Congress might vote both more money for FNMA special assistance program No. 10 and an interest rate increase. "We could go for both but I don't want to make any predictions," he says.

The S&L co-insurance plan rolled up a big majority in the House of Representatives, but as Sparkman notes, "was taken out of the Senate bill by only one vote" when Sen Willis Robertson (D, Va) switched to the

Fewer FHA, VA loans foreseen by S&L leader

Conventional loans are likely to bulk larger in the nation's home finance in the future, says Executive Vice President Norman Strunk of the US Savings & Loan League.

Even with the pickup in FHA and VA mortgages this year, they will account for only about 35% of new housing, compared to 30% in 1957, he predicts. Now, with the general level of interest rates up, FHA and VA volume is already tapering off.

Strunk forecasts that unless the US returns to a low interest rate structure like that of the late '40s, FHA and VA loans with their frozen interest rates will be available only in limited quantity. He adds: "Frankly, I do not anticipate an early return to a low interest rate. I believe it is more likely that interest rates substantially above a year ago will become a more or less permanent part of American life."

Republican side. Sparkman's implication is clear: if the Democrats win a bigger majority in the Senate, the S&L plan seems assured of being in both the Senate and House bills next year—despite White House opposition.

On public housing, Sparkman says he hopes PHA "may have made a study of its problems and may have some recommendations. (It will, says HHFA sources.) One of the faults of public housing is that it has been too much a federal program. It should be a local program with federal cooperation. Of course, the federal government must be protected because of its money obligation. But actual control should rest with local authorities."

POLICY BRIEFS

Urban renewal rationing

Rationing of urban renewal funds, in short supply because Congress did not pass the omnibus housing bill (Oct, News), has been amended by the Urban Renewal Administration.

Originally, cities which had pending projects requiring a bigger federal subsidy than URA's per capita formula allowed faced a choice of 1)cutting the project down or 2) going to the end of the line for funds.

Protests reached such proportions that URA has backed down a little. Now, cities that don't want to trim oversized projects can keep their place in line for a federal handout—on a standby basis. That is, if Congress boosts capital grant authorization enough for URA to ease up its rationing formula, they'll be reconsidered. The present formula is based on $250 million a year in federal grants. "If we hadn't developed it, the 25 cities at the top of the list would have exhausted our funds," says URA Commissioner Dick Steiner. "By using it, we'll be able to approve projects in 90 cities."

HHFA flatly rejected a plea from US mayors to back $500 million-a-year for renewal for ten years. But word seeped out in Washington that the White House will ask Congress for $100 million more for renewal for the fiscal year ending in June, plus another $100 million to replenish the President's emergency fund.

More for college housing

The Administration will ask Congress to vote another $100 million of Treasury money for college housing loans in January. This would be a deficiency appropriation, for the fiscal year ending next June. There's little doubt Congress will approve. It may vote even more. The program, born in 1950, has always been popular with politicians.

New VA program?

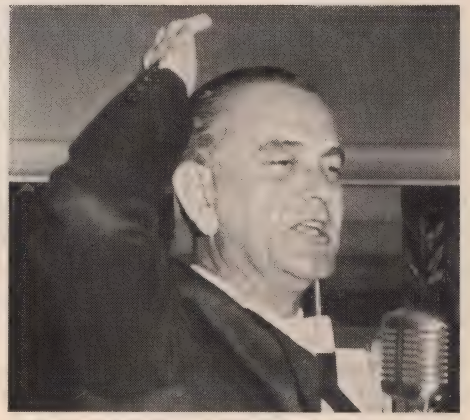
Rep Olin Teague (D, Tex), chairman of the House veterans committee, is toying with the notion of pushing for legislation giving post-Korean veterans some kind of a special break in housing.

One way to do this, Teague figures, would be to give "cold war" vets preferential treatment under FHA, which now offers almost as low a down payment as VA (3% vs zero). VA might pay their FHA insurance premium, for example. Committee staffers estimate about 500,000 men a year who do not qualify for GI home loans are now being mustered out of the armed forces.

NAHB DIRECTORS:

Builders vote to bet on technology to halt spiraling construction costs

San Antonio Express



MAJORITY LEADER JOHNSON
A house for every family?

Home builders are preparing to step up their efforts to promote more home ownership and better technology.

At their annual fall meeting in San Antonio, NAHB directors approved two major new moves in this direction:
1. A research laboratory, financed not by contributions from building materials manufacturers but by some builders themselves.
2. A long range policy planning committee to figure out how to "alter and rearrange the climate in which the industry will function" for the next 10 years.

The research laboratory will aim at finding ways builders can keep construction costs from spiraling through better techniques and new uses of materials. It will delve into such items as cutting on-site labor, cutting the weight of houses, combining functions, improving materials handling.

It may involve a boost in NAHB dues. Its operation may cost as much as $100,000 a year. But NAHB leaders took no decision on this, pending more study. Says NAHB Treasurer Ted Pratt: "This type of operation should be borne by the people who stand to benefit—builders. We can't run a project like this with our hand out." Other NAHB officials noted that manufacturers are coming to the trade group's Research Institute with so many proposals for testing new products that "we need a bigger program." Besides, they note, the Research Institute is the No. 1 seller of exhibit space in the Natl Housing Center.

Long range policy planning, NAHB directors voted, should delve into everything from next year's legislative proposals to standby plans to keep housing going in case of another war. Plans call for staff budget of about $25,000 a year.

Uniform house standards

NAHB directors also approved preparation of "a single set of standards for residential construction" which can be pushed nationally by NAHB. It will not, says Code Committee Chairman Ernie Zerble, be a model building code. But he argues that many codes impose load standards on one- and two-family homes that are unnecessarily high.

On the mortgage front, the directors voted to ask President Eisenhower to switch $420 million in uncommitted Fanny May special assistance funds to its Program No. 10 to buy mortgages on homes priced at $13,500 or less. But they voted down motions to 1) support compulsory par purchase by Fanny May under this program and 2) press Congress to vote it more money next year. The Administration strongly opposes the program as an unnecessary burden to the Treasury.

A home for everybody?

Few developments at San Antonio cheered builders more than a promise from Senate Majority Leader Lyndon Johnson (D, Tex) that housing legislation will have "the highest priority" when Congress reconvenes.

Johnson, long a close friend of NAHB Secretary E J Burke, also proposed a national conference at which the building industry could plan for "every American family to own a home." He called for a "program, not this year, or in five or ten—but ultimately—that would bring [their own home] within reach of every married man and woman if they are willing to work and save for it." He prophesied: "Such a program would do more to preserve free society than anything I know of. . . . Our growing population will demand not only more housing, but better housing."

Similar advice came from AIA President John N Richards. Said he: "People have become more discriminating. They are no longer in a hurry. They don't want just *any* home; they want a *better* home, a better product."

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H&H Staff

SAN ANTONIO PARADE OF HOMES, one of the biggest in builder annals, drew a record crowd of 185,000 in 10 days, sold 220 homes. Parade featured 73 houses (from $9,000 to $50,000) in five price-segregated subdivisions like Glenoaks Park (above), where homes ranged from $12,800 to $17,000. Visiting builders were impressed by quality planning and building—fully sodded landscaped plots, fresh designs, bathroom and kitchen built-ins.

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NAHRO CONVENTION:

More of everything

Housing & redevelopment officials seek to double housing output, ask direct-loans for middle-income housing, $600 million for renewal grants

Local public housing and redevelopment officials want the nation's output of housing doubled, even if this requires a massive dose of direct federal mortgage lending that bankers will call inflationary.

They made their aspirations clear last month at the 25th annual conference of the Natl Assn of Housing & Redevelopment Officials—an organization slightly older than FHA.

"Our crying need is for doubling the rate of production of good housing in well-planned neighborhoods," declared Warren Jay Vinton, former first assistant commissioner of the Public Housing Administration in one of the convention's major addresses. "Without it, neither public housing nor urban renewal can make other than the most halting progress in decent rehousing of problem families, other low-income families, or even middle-income families."*

Declared Joseph P McMurray, New York state housing commissioner: "We need two times as large an urban renewal program and double the number of annual housing starts of all kinds."

This theme found its echoes in talk after talk, and crept forcefully into NAHRO's policy statement. Another Vinton suggestion did not, but Vinton has long been a thought-leader in public housing circles, so it's reasonable to suppose this idea will percolate in time:

"With a greatly increased supply [of housing], the prices of decent used housing would come within the reach of many low-income families. With such a supply, slum dwellings could, little by little, be closed through an exercise of the police power and instead of the exaggerated prices now paid for slum properties when condemned for urban renewal-prices based on the capitalization of net revenues derived from extortionate rents and neglect of maintenance—such properties could be obtained for public use at reasonable prices."

These are the principal aims of NAHRO, as set forth in its policy resolution and explained by its new president, John Searles Jr., and the chairman of the resolutions committees, past President Knox Banner:

Middle-income housing: "Private enterprise has not and is not now meeting this expanding need" so, among other things, the federal government or the states should develop a new system of "direct low-interest loans to non-profit or limited profit corporations" to build it. Says Searles: "We see a big area where the excuse for not having houses is no mortgage money available. Mortgage money is very tight in marginal cases. If the savings and loans and banks don't have it, this seems to us the only way."

Would such a scheme involve major deficit financing—i.e. an inflationary drain on the Treasury? Answers Searles: government bookkeeping is cockeyed; "self supporting programs (i.e. liquidating over 40 to 50 years) shouldn't be counted as debt."

FHA should be "reoriented" to give central city housing a better break. Congress should give FHA more leeway in setting different cost limits and financing terms in areas where construction is costly.

Public housing: PHA should be stripped of many of its present powers to control public housing, much along the lines proposed in the Senate version of the unadopted 1958 omnibus housing bill. Specifically, local authorities should get "complete responsibility and authority" to set rents and income limits for admission and continued occupancy. The gap between public housing rents and lowest private housing rents, which is imposed by law, should be cut from 20% to 10%. PHA should be prevented from reviewing local authorities' annual budgets. Local authorities should have their choice of annual audits by either PHA, the state auditor or any certified public accountant. Even the General Accounting Office, Congress' watchdog for squandering of public funds, should be allowed no peep at public housing operations "in the absence of fraud, or evidence of gross waste or extravagance."

Urban renewal: Congress should vote $600 million a year for ten years for capital grants —$100 million a year more than NAHRO asked for a year ago. Instead of cutting the two-thirds federal share of land write-down to 50% as President Eisenhower proposes, it should be boosted to 80%. Public improvements by cities undertaken as non-cash local grants-in-aid of renewal projects should be eligible if they are started as long as five years before an urban renewal project in their area. "This would be no great windfall to cities," says Banner, "but there would be some . . ." Relocation payments should be given to displacees from local code enforcement as well as from demolition. Highway funds should be set aside to help relocate displacees from roadbuilding.

Research: A big new research program should be started by the federal government on housing markets. This, noted NAHRO's resolution, "is one of the key issues on which all housing interests agree."

Conservation & rehabilitation: "Much more must be done—and now . . ."

Asked a newsman: "You're for anything that gets more dough?"

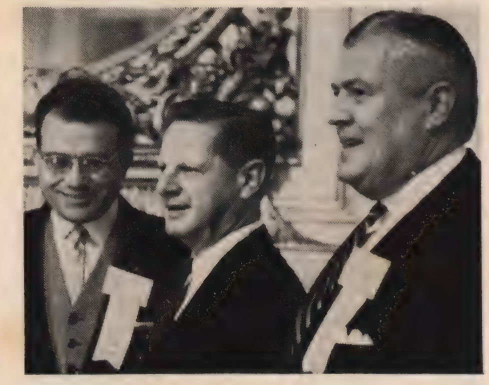
Replied Searles: "You're cooking."

H&H Staff

NEW PRESIDENT is John R Searles Jr (r), 46, executive director of Washington, DC's Redevelopment Land Agency. He is the first purely redevelopment official to head NAHRO, and, fittingly, he succeeds a man whose work involves only public housing, Philip F Tripp (l), executive director of the New Bedford (Mass) Housing Authority.

Searles is a lanky, jug-eared man with a reputation for smooth management of one of the nation's biggest redevelopment operations (six projects involving $600 million of building, 10,000 new housing units, 12,000 displaced families). Detroit-born and Princeton-educated (class of '34), Searles got into housing in 1946 as a municipal economist for the old National Housing Agency. Later he became assistant to Director Nat Keith of HHFA's old slum clearance section.

Some critics charge that Washington's slum clearance is decanting Negro slum dwellers into other old neighborhoods so fast they are making fresh slums. Said Searles, in an office-taking statement: "Integration, carelessly and thoughtlessly handled, can itself be a blighting factor."



KEY SPEAKERS included (l to r) Joseph P McMurray, New York state housing commissioner; HHFAdministrator Albert M Cole and President Alan K Browne of the San Francisco Chamber of Commerce.

Said Cole: "It's an open secret that I'm not satisfied with the amount of funds for renewal. . . . We haven't come close to a solution for relocation. You haven't got a solution, either." Cole criticized Washington, DC's "oxcart" setup for renewal and warned that it "unfortunately acts as an image for other cities." He warned: "Urban renewal and redevelopment can survive only if we tie together all of the tools at our disposal—FHA, Fanny May, public housing, rehabilitation, conservation, redevelopment, zoning and housing codes." Today's public housing program, he told a press conference, "is not meeting present day needs. It has become a formalized, institutional operation that has lost sight of its objectives: housing people of low-income."

McMurray, among other things, attacked FHA. "The whole program ought to be reorganized and reoriented," he said.

Browne, a vice president of the giant Bank of America, warned: "The destiny of San Francisco as headquarters city of the West will rise or fall on . . . housing the middle income family, now a growing weakness here."

NEWS continued on p 53

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* For other news of Vinton's ideas on what to do about public housing, see p 53.

NOBODY COULD BUILD A HOUSE LIKE THIS –TILL NOW!

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NEWS continued on p 54

*And co-author, with Edward C Banfield, of the just published "Government and Housing," first in ACTION's series on housing and community development (McGraw-Hill, $6.50). The authors contend racial, social and political cleavages between cities and their suburbs make metropolitan government an unlikely solution for metropolitan problems (H&H, Oct '57).

PROFESSOR GRODZINS
Is metropolitan government a mirage?

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NEWS continued on p 53

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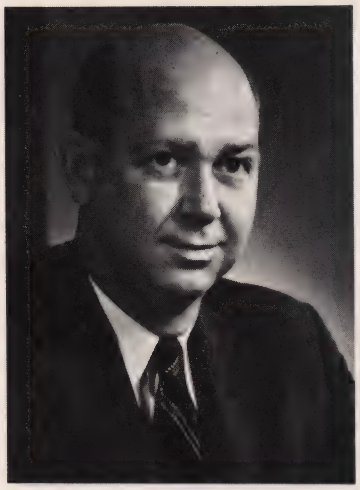

An open letter to the successful builder who wants to grow...

Credit is the lifeblood of our industry. You yourself know, from experience, how quickly expansion plans can die and sales evaporate when money suddenly gets tight. It is for that reason, especially, that so many of the nation's most successful conventional builders have switched to National Homes. Not only is their sales potential greater but also their operations are insured against loss of credit resulting from a government tight money policy. Only National Homes offers to qualified builders the complete financing you need for every phase of your operation—land procurement, site development and interim as well as final financing.

Through National Homes Acceptance Corporation over $400 million in current mortgages alone are now in force. Yet financing is only a small part of all the competitive advantages a National Homes builder enjoys. Even the largest, most successful builders are finding a new and better path to profitable operation through National Homes ability to reduce their exposure of capital to risk ... to take over the expense and problems of maintaining inventory, an architectural and color-styling staff ... to conduct all major purchasing operations ...

... and still give the builder a better house at a better price than he's ever been able to offer before.

Only National Homes offers the basic market research that gauges the exact potential of every site ... pinpoints the size, the price and the style of house that will sell successfully in your particular location.

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And most important of all ... only National Homes can offer you such variety and quality in the homes you build! You've read about the Viking line, and the tremendous opportunities it opens ... the Fairlane series, the fastest selling homes in America ... the wide choice of National Homes models and styles you can offer: Colonial, Cape Cod, Contemporary, Southwest Modern, and now the new California Contemporary. No other home manufacturer can offer you so much. And no other can promise you such a high degree of brand acceptance—secured by so many years of consistent national advertising.

If you're a successful builder who wants to grow, I think you'll want to talk to us. I know I want to talk to you. Write me direct.

James R Price

James R. Price, Chairman
National Homes Corporation,
Lafayette, Indiana

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NATIONAL
HOMES

The nation's largest producer of quality homes

Plants at Lafayette, Indiana; Horseheads, New York; Tyler, Texas.

Three views on how public housing should be revamped

Warren Jay Vinton, a perennial storm-maker in public housing circles, has done it again.

The former first assistant commissioner of the Public Housing Administration—one of public housing's elder braintrusters—has come out publicly with some kind words for rent certificates. Vinton told a NAHRO panel at San Francisco:

"Rent certificates as originally conceived 15 years ago by the conservative opponents of public housing were to have been administered by relief agencies and financed by localities. If administered by local housing authorities as part of a housing program and if financed primarily by the federal government, a large part of the original objections would be avoided. Of course, rent certificates would still involve means tests; but what are the income limits now imposed in public housing other than a rather cruel and vicious means test with eviction as the penalty for an increase in income?

"As to indigent families . . . if they were offered the choice between living in a public housing project or receiving a cash rental subsidy of $40 to $50 a month (and this is about what the federal subsidy amounts to on most new projects) do any of us doubt that most would choose the cash subsidy and take their chances of finding decent private housing . . .?"

Vinton's speech, privately circulated among delegates for three days before he gave it, produced such howls ("they've been burning my ears," Vinton confided) that he rewrote six pages of it, softening it considerably.

His idea, he explained in the watered down version, is to scatter problem families whose "concentration in public housing makes projects increasingly unpalatable to our citizens." He broached rent certificates only as a possibility for "rehousing families in the relief category," he stressed. "I am not advocating scuttling public housing . . ."

H&H Staff

EX-COMMISSIONER VINTON
Are rent certificates so bad?

But he also observed: "Public ownership can no longer hope to be the principal means for rehousing the millions of families now living in slums . . . Families very properly want private rather than public control of their homes."

On the same panel, discussing what changes public housing faces in the next ten years, Mrs. Catherine Bauer Wurster, former research head of PHA and now a lecturer on city and regional planning at the University of California, urged that federal laws be amended to let cities which make good studies of their future housing needs have "much more flexibility in using federal aid."

No city in the nation, she charged, now has thorough research on its housing needs and market potential. Trying to find out what may be needed in the San Francisco area, she reported, led her to discover only a "confused and frustrated mess—a tower of Babel in which there isn't a single responsible official who has any idea of what must be done." Nobody was able to estimate how many substandard housing units remain. "The Census data doesn't jibe with other data. We have pretty good population forecasts but no translation" into how many of what kind and what income in-migrants can be expected. "Except for a few specific redevelopment sites, nobody knows how many low-income families can be taken care of by rehabilitation, FHA 220, co-ops or public housing. Nobody has the faintest idea of what the private housing market is . . . How can anyone expect political leaders and the public to back a program if nobody knows anything about it?"

To Mrs Wurster, wife of the dean of the school of architecture at California, rent certificates seemed a possibility worth pursuing "as one means" of providing better housing. "A fatal statistic—if anybody had it," she observed, "would be the low proportion of eligible families who apply" for today's public housing.

One possible reason why was offered by white-haired Msgr John O'Grady, general secretary of the National Council of Catholic Charities. Cried he: "We're neglecting the greatest potential of people—their potential for helping themselves. This entire social service program of ours is outmoded by a quarter of a century."

In the NAHRO crowd, Msgr O'Grady seemed to be a lonely minority in his view. Commented one past NAHRO president: "That's the third time he's got up to say that. I wonder who's listening."

A recipe to dent racial schisms dividing city & suburb

One of the nation's top experts on how housing problems are affected by political and social conflicts has put forth some fresh suggestions on how to cope with what he calls the No. 1 problem of cities.

Says Dr Morton Grodzins, chairman of the University of Chicago political science department*: "The racial schism is the greatest impediment to improvement of housing in metropolitan areas. [It] is turning many central cities—and particularly their central portions— into lower class, largely Negro slums. The trend that finds central city boundaries increasingly co-terminous with class and racial boundaries threatens the nation with a wide range of evil consequences—social, economic and political. But few people seem sensitive to these problems and fewer still are doing anything about them."

Addressing NAHRO, Grodzins called for "a whole range of new public policies" but warned that "structural rearrangements" like metropolitan government won't solve things.

Needed, says Grodzins, are housing and renewal programs on a scale far vaster than any now contemplated plus measures to open up all neighborhoods in metropolitan areas to "those Negroes who wish, and can afford, to live in them." The aim should be to create a housing market in which "income and social attitudes rather than race become the criteria for residential location." Specifically, he suggested:

1. Groups in every city should put up, say, $1 million as a "revolving fund" to buy homes to create inter-racial neighborhoods. This "could make a dent in the pattern of segregation that stymies so many housing and renewal programs."

H&H Staff

PROFESSOR GRODZINS
Is metropolitan government a mirage?

2. White residents should be attracted to redeveloped areas like Chicago's celebrated Lake Meadows by such devices as foundation-financed museums, concerts available nowhere else nearby, or even partly subsidized rents for a limited time. "The marginal attractions are needed to bring whites into such intrinsically attractive areas which tend to become all Negro communities because of their small size or situation close to Negro slums . . . may in many cases be quite small."

3. The federal government could perhaps give suburban towns a priority on community facilities aid (schools, parks, libraries, swimming pools, etc) "if they had a given minimum of Negro residents." Devising such a law without making race the stated criterion presents constitutional problems, he says.

Concludes Grodzins: "The whole discussion of solutions' to housing and renewal problems now rests too largely on moral terms. The wealth of the US has historically been used to remove issues from the idealistic to a cash basis, and in this issue, too, cash may be a great salve for moral wounds. This is not meant to be cynical. It is, rather, counsel for the strategy of induced social change."

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*And co-author, with Edward C Banfield, of the just published "Government and Housing," first in ACTION's series on housing and community development (McGraw-Hill, $6.50). The authors contend racial, social and political cleavages between cities and their suburbs make metropolitan government an unlikely solution for metropolitan problems (H&H, Oct '57).

How is 'workable program' law working? HHFA says it nudges cities to move faster

In 1954, a Republican-controlled Congress injected a stern new self-help rule into US slum clearance law. No more federal money for new redevelopment or public housing projects, Congress decreed, unless the city involved has a "workable program" of its own for fighting creation of new slums and the spread of old ones.

The theory was that federal aid should be channeled to cities willing to work themselves to stamp out blight, not squandered on cities too corrupt or too lazy to do their share.

Public housers, long accustomed merely to building new subsidized projects, raised such a howl that a Democratic-controlled Congress exempted public housing from this rule the next year. It stayed on the books for urban renewal, and in 1956 Congress restored it as an eligibility hurdle for public housing. But sniping has persisted.

Progress by inches

How successful has the workable program rule been at inducing cities to fight blight? Results of HHFA's first survey of this question are good news for friends of self-help principle. Says Economist Carter McFarland: "In every case, something has been done faster than it would have been without the program." On balance, he reports, the 142 cities HHFA studied are making "fairly noticeable progress."

H&H Staff

McFARLAND

Progress is measured in terms of how much more the 142 cities are doing now to comply with HHFA's idea of a workable program than when they first won HHFAdministrator Albert M Cole's approval of their efforts as amounting to something "workable." Adequate building codes, for instance, now cover 122 of the 142 cities, compared to only 84 at first submission. That is a gain of 45%. Adequate housing codes—whose enforcement is the key to slum prevention—are up a whopping 153% (from 30 to 76 cities). Half of the 142 cities now have relocation agencies, compared to only 33% at first submission (for more details, see table below).

Gentle hand of authority

These gains are the more remarkable for the fact that HHFA's Cole, no knuckle-rapper by temperament, has yet to reject an application for approval of a city workable program. (He sometimes delays approval, occasionally threatens to refuse it if more action isn't forthcoming.) Says McFarland: "So far, the only communities denied certification are those unwilling to try." A small enough town, he told NAHRO delegates, might well get approval if it ignored five workable program requirements entirely, merely named one committee to study whether planning is a good idea and another committee to look into zoning. At least, this might pass for a year or two.

Such loose enforcement of the principles laid down by Congress in 1954 is deliberate strategy of HHFA. If the agency set performance norms for such sensitive items as, for instance, attacking slum profiteering, says McFarland, "We'd have the federal government playing God to every local official in the US. I think we did a surprising thing by resisting that temptation."

The other side of such self-denial by HHFA, McFarland admits, is that "many cities are cynical about the workable program . . . They just hire somebody to get out a report."

Best progress to date has been where progress hits slum profiteering least: in writing codes and making community plans. Least action has come in the hardest areas: citizen participation, neighborhood analyses and code enforcement. Cities are "generally reluctant to enforce codes," McFarland contends.

The ray of hope for persuading cities to actually use their sharpest tools to fight blight lies in creation of the very citizen groups that are not being created. Reports McFarland in trenchant bureaucratese: "Where citizen participation is accomplished, code enforcement becomes possible."

WORKABLE PROGRAM PROGRESS
In 142 localities, as of June 30, 1958

BUILDING CODES	*None*	*Inadequate*	*Adequate*	*% Change*
First submission...	19	39	84	—
Latest recertification	5	15	122	+45%
HOUSING CODES	*None*	*Inadequate*	*Adequate*	*% Change*
First submission...	78	34	30	—
Latest recertification	38	28	76	+153
OTHER CODES	*None*	*Inadequate*	*Adequate*	*% Change*
First submission...	17	52	73	—
Latest recertification	5	27	110	+51%
SUBDIVISION REGULATIONS	*None*	*Inadequate*	*Adequate*	*% Change*
First submission...	35	25	82	—
Latest recertification	20	13	109	+33
NEIGHBORHOOD ANALYSES	*None*	*Started*	*Completed*	*% Change*
First submission...	37	87	18	—
Latest recertification	8	97	37	+106
ADMINISTRATIVE ORGANIZATION	*Coordination still to come*		*Coordination Effected*	*% Change*
First submission...	87		59	—
Latest recertification	55		83	TK
RELOCATION	*No agency*		*Agency named*	*% Change*
First submission...	95		47	—
Latest recertification	71		71	+51%
CITIZEN PARTICIPATION	*No group*		*Citizens advisory group*	*% Change*
First submission...	82		60	—
Latest recertification	49		93	+55
LOCAL PLANNING AGENCY	*None*		*Appointed*	*% Change*
First submission...	9		133	—
Latest recertification	2		140	+55
GENERAL PLAN	*None*	*Started*	*Completed*	*% Change*
First submission...	26	78	38	—
Latest recertification	4	76	62	+63
ZONING	*None*	*Inadequate*	*Adequate*	*% Change*
First submission...	25	47	70	—
Latest recertification	13	32	97	+39

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*Requirements: 1) adequate housing and building codes; 2) community master plan including land use, thoroughfares, community facility plans, public improvement program, zoning ordinances and map and subdivision regulations, 3) neighborhood analysis and inventory; 4) effective city or county organization to administer program; 5) financial capacity to carry through; 6) promise to rehouse UR displacees in "safe, decent and sanitary" housing; 7) indication of community support and interest in the program.

Rehabilitation wiping out Memphis slums, claims city official in charge

Is Memphis ridding itself of substandard housing by enforcing a housing code?

Reports City Commissioner John T Dwyer: "Except for 25 cases that have been referred to the city legal department for action and 35 cases still pending in the files of the building department, we do not have a building in Memphis which should be ordered condemned."

For a city where the 1950 Census found some 46,000 substandard units (including 19,832 dilapidated, 22,523 lacking private toilet or bath, and 3,771 with no running water at all) this has the ring of sensational news. No other US city with a slum problem anything like the dimension of Memphis' has solved it by primary reliance on rehabilitation—the forced fixup of neglected property to meet health and safety minimums.

Voice of dissent

Memphis has made a good start, agrees Walter Simmons, director of the Memphis Housing Authority and chairman of the city planning commission. But the standards of the code are too low. "Just a new board or putting in plaster doesn't completely fix a house—or a neighborhood," he notes.

The building code which Dwyer's inspectors enforce calls for inside toilet and kitchen sink. But this falls below USPHS standards in not requiring a bath.

Simmons says renewal and public housing programs have reduced the 1950 figure "a whole lot." His present estimate: between 35,000 and 36,000 substandard units. According to Simmons' figuring, some 6,600 units have been rehabilitated to USPHS standards. Fewer—about 4,400 units—have been demolished for public housing.

Scoffs Simmons: "Everyone is entitled to his opinion. Dwyer is an elected official. Code enforcement is under his jurisdiction. He is up for re-election next year."

Improved eyesores

Nonetheless, Memphis's eyesore slums—largely inhabited by Negroes—are looking better. When the city began its rehabilitation campaign in 1952, large numbers of dwelling units were without cooking or toilet facilities. Flush toilets in alley "privy houses" would serve half a block of families. Cooking was often done on buckets of charcoal in garages, chicken houses, or sheds. Today, there are few Negro homes without a toilet, electricity, and gas or oil for cooking.

Dwyer concedes that the job is a long way from finished. "It is a question of people, not structures," he says. "We can bring all existing structures up to standard, but beyond that we will have to be alert. Education is a basic point. In the long run, housing can be no better than the people who live in it."

Simmons, for his part, predicts that eventually Memphis will rid itself of 75% of its slums. The city has a $40 million program for public housing—4,991 units now and another 600 under construction. Urban renewal, more public housing, and stiffened codes will help achieve the goal, he believes.

Memphis is finding out what experts the world over have discovered: that housing cannot go from bad to good in one quick jump. As Dwyer says, it takes education. And, as Simmons says, it takes long-range programs and increasingly higher standards.

PLANNING & ZONING:

Would press criticism of buildings improve appearance of our cities?

(In local newspapers and in most magazines, works of construction escape almost entirely the critical review newspapers and magazines lavish on works of art. But the first stirrings of change are now visible. The Rockefeller Foundation has handed the University of Pennsylvania $36,000 to inquire into why this is so.

Ultimately, this inquiry may begin to persuade publishers to criticize the aesthetics of new buildings—from houses to public monuments. Such a state of affairs seems a long way off, but for thoughtful builders and their architects, it will bear watching.—ED.)

Why don't America's great cities—their new suburbs, slums and skyscrapers—get the kind of "close, local, systematic and courageous criticism" they deserve?

Why should movies, TV, plays or paintings be lambasted by press critics while new buildings get little but routine praise from local newspapers?

What can be done to improve critical analysis of city growth and design?

The dearth of such criticism in the US has been gnawing at a growing number of planners, architects, editors and writers. Drawn like moths to a common flame, a varied group[*] met last month at the Westchester Country Club, Rye, NY, for a Conference on Urban Design Criticism, sponsored by the University of Pennsylvania, financed by the Rockefeller Foundation's humanities division.

'Antiseptic, garish'

Even before the three-day affair began, a strongly critical tone had been set in a 36-page "working paper" by Penn's Prof David A Crane. Drawing on letters and comments from many sources, he concluded: US cities are "by common consent antiseptic, dull and meaningless at best, and at worst garish, pretentious and inhuman."

As soon as the first conference speaker, Editor Edward Weeks of the *Atlantic Monthly*, had made an attack on urban sprawl and uglification, it was apparent that most of the 19 experts agreed (having authored hundreds such criticisms themselves) and were eager to seek further and deeper for causes and cures.

Equally apparent was a sense of crisis. Such phrases as "cities in peril . . . mankind is being assaulted visually. . . . We must alert our neighbors to the danger . . . urgency" flowed through the conference.

First obstacle to be hurdled was the crippling journalistic myth that "You can't criticize privately-owned buildings" for fear of libel suits. Said Lewis Mumford (whose "Sky Line" pieces in *The New Yorker* are among the most influential urban criticisms of our day): such fears "shouldn't be an obstacle" to the most vigorous criticism, and persist only through misunderstanding. His only warning: don't say that *all* the works of a certain architect are bad.

Consent by silence

Why aren't journalists better critics? Jane Jacobs, associate editor of ARCHITECTURAL FORUM, blamed "the pathetic doctrine of criticism by omission . . . (If there's no context of approval, there's 'no story.') . . . Vested interests of owners and architects who don't want their work criticized. . . . And the most dangerous are special patriotisms—eg 'Don't rock the boat; we might lose that federal grant.' " To overcome built-in conflicts which prevent many writers from criticizing their sources, she recommended "tough-mindedness—and more writing done from outside journalistic staffs."

Two major beliefs emerged from the sessions:

1. Critics must closely examine the final product—a house, redevelopment, or whole city—as it appears, and not be diverted by all the excuses from owners and builders as to why it isn't better.

2. Critics must examine the "forces behind the pattern"—the banking practices, social pressures, and other deep currents shaping our cities. Architect I M Pei pleaded for such criticism to be made early— "when the fundamental question like density of a project is being debated. Later it's too late." Catherine Bauer Wurster noted the futile San Francisco fight against the expressway in front of its Ferry Building. Local critics didn't arouse public concern until too late.

The real issue

Inevitably, the discussion graduated to a look at the ends of criticism. As Chadbourne Gilpatric put it, "Our common concern is with the great city—with metropolitan life and growth—not with criticism alone." The real issue, said Eric Larrabee, is that "no image of the good urban life exists to compare with images of the good rural life" which still color American thinking about (and usually against) big city values.

From the group came many specific proposals: for a literary agent specializing in marketing books and articles on urban problems; seminars for journalists; Nieman-type fellowships for whetting critical skills; a clearing-house for new, vigorous thinking about city design and growth (obviously this group was disappointed in ACTION's results so far); a new magazine devoted to criticism; someone "to get these matters on the agenda" at national meetings; a dedicated core-group, similar to that which founded New York City's Regional Plan Association. One immediate result: the critics' sharp words will be edited, published, and sent to a cross-sectional group of influential Americans.—GRADY CLAY

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[*] Leslie Cheek Jr, director, Virginia Museum of Fine Art; Grady Clay, real estate and building editor, the Louisville *Courier-Journal;* Chadbourne Gilpatric, associate director, humanities division, Rockefeller Foundation; Frederick Gutheim, staff director, joint Congressional committee on Washington metropolitan problems; Arthur C Holden, architect and author; John Brink Jackson, editor-publisher, *Landscape* magazine; Mrs Jane Jacobs, associate editor, ARCHITECTURAL FORUM; Louis I Kahn, architect and teacher; Eric Larrabee, executive editor, *American Heritage;* Kevin Lynch, associate professor of city planning, MIT; Ian McHarg, chairman, department of landscape architecture, University of Pennsylvania; Lewis Mumford, author, teacher and design critic; Ieoh Ming Pei, architect; Gordon Stephenson, head of division of town and regional planning, University of Toronto; Edward Weeks, editor, *Atlantic Monthly; Mrs* Catherine Bauer Wurster, author and lecturer on city and regional planning, University of California. Chairman was Dean Holmes Perkins of University of Pennsylvania's school of fine arts, aided by William L C Wheaton, director of Penn's Institute of Urban Studies and David A Crane, assistant professor of city planning.

Planners doubt legality of some aesthetic zoning

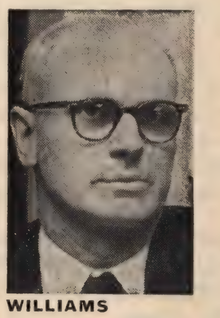
Planning and zoning officials fear that some anti-look-alike and other kinds of aesthetic zoning will not survive court tests.

"We are troubled by the types of regulations being administered. They are only legal until they are challenged," says Acting Chief Norman Williams Jr of New York City's master plan office.

His comment came at a seminar on community planning during the annual conference of the Regional Plan Assn in New York City.

Planners generally believe court decisions of the past several years have tended to support aesthetic zoning—but they're convinced also that the legal precedent is not strong enough to uphold all such zoning when challenged.

Photos: Walter Daran


WILLIAMS

BASTONE

Frank Bastone, planning officer for the Urban Renewal Administration's Region 1, cites his own home county in New Jersey, which has aesthetic control. The borough council, planning board and any builder-developer must first reach an agreement on what requirements must be met over and above th zoning ordinances on the books. "We've been repeatedly warned that we're legally off base," admits Bastone.

The requirement has never been tested simply bcause there is no tract home building in the county. (Only three subdivision plats have been submitted in a year.)

Bastone's overall judgment of design control: "It makes for pretty sterile and unimaginative community appearances, particularly when one looks at the people who judge the plans." He lists lay building boards, planning committees and selectmen who have no background for the job.

His recommendation: more cities and towns should hire trained personnel or set aside money to call in expert advisers when needed.

Planner Williams advocates what he calls "an NAACP strategy" for aesthetic zoning, explains: "We should have a gradual buildup of cases so the law may be set by this pattern. Courts will increasingly recognize carefully argued cases for aesthetic regulations. However, in some cases to come some aesthetic regulations will lose."

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continued from p 55

How your operations will be affected by . . .

. . . FHA's new construction bible

No sweeping changes, but new MPSs specify bigger rooms, more storage, better insulation, longer water heater warranties

FHA at last has revealed the full results of the biggest overhaul of its technical regulations in its 24-year lifetime.

Three years of painstaking work have now produced the agency's new Minimum Property Standards (MPS) for one- and two-family homes. These replace with a single national regulation FHA's often denounced Balkan empire of 28 regional Minimum Property Requirements—requirements that often conflict from one area to another and still more often make it hard to use new ways to build better housing for less.

You can buy a copy of the new 300-page construction bible after Nov 15 from the Government Printing Office, Washington 25, DC. It should be must reading for every head of a building firm, as well as his designers, draftsmen, engineers and superintendents. Oddly, up to mid-October a price was not set.

The new rules won't go into effect until sometime next year. This will give local FHA offices, builders and prefabbers time to digest the changes and alter their plans without costly revisions. FHA's architectural standards division says April or May is likely to be the effective date (except prefabbers may be allowed longer). But the exact time probably won't be fixed until January.

Considering the fabulous pressures tugging the agency in diverse directions, the new rules steer a praiseworthy middle course between stripped-down specifications urged by some builders and costly upgrading urged by others.

For instance:

- The MPSs specify bigger rooms (5 more sq ft in living rooms), more general storage space.
- Bedroom sizes are more flexible, and a three bedroom house will require 10 sq ft more of bedroom space. (Now, the old MPRs call for two bedrooms of at least 100 sq ft each and a third no less than 70 sq ft. The change calls for 280 sq ft total, with no less than 80 for the smallest and the remainder divided between the other two as the builder chooses.)
- Inside kitchens and laundry rooms are approved for the first time. Inside baths and utility rooms remain on the approved list.
- For the first time, the standards put a strong bite on local FHA appraisers to give builders higher valuations for homes which exceed the stated minimums. Say the new rules: "Planning and construction which exceed the minimums . . . and which will result in increased marketability or which will reduce maintenance expense or early replacement of equipment, will be reflected in the FHA estimate of value."

FHA Commissioner Norman P. Mason calls the new MPS book "a better key to good housing." He adds: "Outmoded, wasteful requirements have been eliminated. Builders are given new flexibility to meet new conditions. Performance is the test—not rigidity of rules. Quality is realistically recognized."

Yet nothing in the new standard is revolutionary. Little is new, technically speaking. What the MPS's do is to codify and bring up to date in FHA regulations the myriad new methods and techniques which FHA has already approved but neither written into its old MPRs nor broadly announced to the housing industry. For the first time, nearly everything is down in black and white—and in one place.

In one crucial way, FHA may have carried flexibility too far, some experts think.

A new concept—"local acceptable standards"—has crept into the new MPSs. Originally, this was aimed at giving local FHA offices more leeway on plot planning requirements (which ought to depend heavily on local soils and topography). But local acceptable standards would be applicable to every rule in the book. Some members of the brilliant eight-man team of advisers who guided FHA technicians in the big rewrite job think this will open the door to the same kind of conflict and confusion that creation of a single national standard was aimed at ending.

"Not so," says Neil Connor, FHA chief of architectural standards. Reason: he and his aides intend to be tough about approving local deviation. And approval from Washington is required.

Here is what the MPSs provide:

> "Materials, equipment and construction methods other than those provided in these MPSs will be considered for use provided complete substantiating data satisfactory to FHA are submitted. The stated objectives in these standards shall be attained by the alternate means proposed.
>
> "Local FHA field offices are authorized to accept minor variations from these standards for specific cases subject to conditions outlined in these standards. Variations on an area or regional basis or variations involving a substantial number of properties on a continuing basis will be authorized only after approval by the architectural standards division, Washington, DC. Authorized variations shall be established and published as local acceptable standards (LAS) for a specific area."

This setup arose, FHA explains, because of builder opposition in cities like San Francisco. The new MPSs require brick to grade for chimneys, as recommended by the Natl Board of Fire Underwriters. But San Francisco builders protested that for years they have been starting brick chimneys (for fireplaces only) on the second floor. They lay an asbestos sheet on top of floor joists and subfloor, cover it with a steel sheet and build the chimney. They insisted the new rule would make fireplaces so costly most builders would omit them. Under locally acceptable standards, San Francisco builders apparently can continue their old ways by going through the prescribed procedure. (FHA officials note local codes will prevent this kind of chimney in most other cities.)

"Frankly, I'd rather not have this kind of thing," says a top FHA official. But he defends the setup as a necessary compromise between Scylla and Charybdis: builders and FHA's own local offices. "It was hard enough to get the builders to take the book. But getting our offices to take it may be even harder."

Delay in setting the effective date of the new MPSs arises from homebuilding's leadtime. FHA does not want to force builders or prefabbers to scrap expensive plans already drawn up under the old MPRs. So Chief Architect Connor plans to ask his 75 field office chief architects for advice on when to require all homebuilding to switch to the new standard. It is likely, says Connor, that there will be a transition period of several months when builders and prefabbers can operate either under the old or new rules.

Here are the most important specific changes

FHA has cut its basic house size minimum

This is the new absolute minimum: "Each living unit shall have at least two habitable rooms and a bathroom except that in two-family dwellings, one unit may be an efficiency." Old MPR's minimum: three habitable rooms, plus bath (no mention of efficiencies).

Minimum room sizes are slightly larger and give designers more flexibility

All bedrooms must be at least 80 sq ft, instead of the 70 sq ft minimum in the old MPRs. But how bedroom space is divided between other bedrooms in two-, three- and four-bedroom homes will be less rigidly controlled. The new rules:

SEPARATE ROOMS

	l/r	d/r	k	total b/r	min b/r
LU with 1 b/r...	160	80	60	120	—
LU with 2 b/r...	160	80	60	200	80
LU with 3 b/r...	170	95	70	280	80
LU with 4 b/r...	180	110	80	380	80
Least dimension..	11′	8′	3′4″*	—	8′

**passage space, face of base cabinet to face of base cabinet or face of opposing wall.*

COMBINED ROOMS

LU with 1 b/r......	180	100	220
LU with 2 b/r......	180	100	220
LU with 3 b/r......	200	110	250
LU with 4 b/r......	220	120	280
Least dimension	†	**	**

† living room space, 11′; dining space 6′.

*** kitchen 3′ 4″ passage space; dining space 6′*

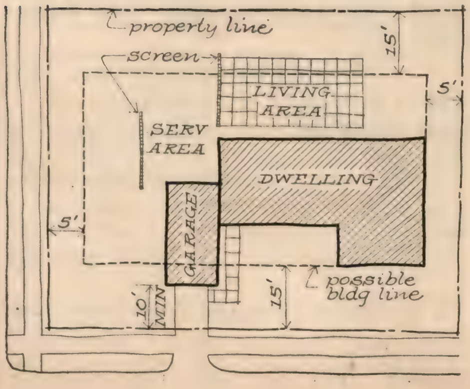
Other habitable rooms, 80 sq ft; least dimension 8′.

Flexible checks and balances replace 5,000 sq ft minimum lots for plot planning

Old MPRs called for rigid minimum lot sizes: 5,000 sq ft for a detached one-family house, 3,500 sq ft for a semi-detached unit or the end unit of a group of row houses, 1,600 sq ft for other row houses.

Now, these requirements are junked. A house can have FHA approval on any size lot, provided that 1) local FHA office thinks it is marketable, 2) it doesn't lower the character of the neighborhood and 3) it meets minimum requirements for lot coverage and front, rear and side yards. At least one of the front, rear or side yards must be big enough to be used for "laundry drying, gardening, landscaping and outdoor living."

A detached house on an interior lot may still cover no more than 30% of the ground, but a row house may now cover 40% (instead of only 35%) of its lot. Lot coverage for detached two-family houses and semi-detached and end row-houses remains at 35%.



Now, you can place a house anywhere on a lot provided it meets the coverage rules and these complex new minimum yard requirements:

FRONT AND REAR YARDS—minimum of 15′ from front or rear building line to property line except 1) garage or carport to front property line, 10′ minimum and 2) garage or carport to rear property line, 3′ minimum.

SIDE YARDS—minimum of 5′ from side building line to property line except 1) it can be cut to 3′ where "established controls assure at least 10′ between adjacent structures" and 2) it can be cut to 3′ where garages or carports are adjacent to each other. Additionally, the sum of side yard dimensions must equal 15% of the lot width (measured along the front building line) but not less than 10′. The 10′ rule is the same as in MPRs; the 15% rule is new. Where adjacent structures have overhanging roofs, there must be at least 6′ between the edges of the overhangs.

Biggest flexibility in the new MPRs comes from inclusion of blanket authority for local FHA offices to permit variations from any of the plot planning standards under any of these conditions:

1. "Topography of site is such that full compliance is impossible or impracticable."

2. "Long established local practices and customs assure continuing market acceptance the variation."

3. "Design of the property offers compensating planning features providing equivalent desirability and utility."

Storage requirements are up

General storage goes up to 200 cu ft plus 75 cu ft per bedroom (from the MPR's 150 and 50 cu ft figures). Only 25% of the total space must be inside the house, 50% of it must be for outdoor equipment storage.

Despite the increase, FHA yielded to builder-pressure in setting this new standard. FHA's advisory committee, recognizing that lack of storage space has been among the leading consumer complaints about postwar housing, recommended a formula which would have required almost 50% more. It would have required 625 cu ft of general storage (1 cu ft for each 2 sq ft of floor space). Under the old MPRs, the same house had to have only 300 cu ft. The MPSs compromise at 425 cu ft minimum.

Kitchen storage is divorced from number of bedrooms

The old MPRs boosted the amount of kitchen storage for each extra bedroom. The MPSs have blanket minimums:

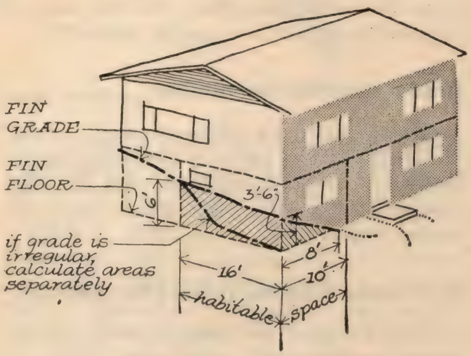
- *Wall and base cabinet shelving:* 50 sq ft (the acceptable MPR minimum for three-bedroom homes). The advisory committee wanted 60 sq ft in three- and four-bedroom houses, but FHA agreed to cut this. Of the total, at least 20 sq ft must be either wall or base cabinets.
- *Counter top area:* at least 11 sq ft (MPRs imposed no specific counter top rule, but called for a minimum base cabinet of 15 sq ft for three-bedroom houses. These usually had a top.)
- *Drawer area:* at least 11 sq ft (MPRs called for 6′-6″ aggregate width of drawers, which are 24″ deep, yielding 13 sq ft total.)
- If a range is provided, its usable storage space may be included in shelf area. This is a boon to builders. (MPRs allowed just over 2 sq ft if a 3′ range with storage was provided; actually it has 6 sq ft of storage.)
- *Wall shelving* down to 4″ deep spaced as close as 5″ oc and base shelving down to 12″ deep spaced 8″ oc may be included in total shelving. (MPRs allowed minimum depths of 11″ and 22″ spaced 12″ oc for wall and base shelving.) In the MPSs, as shelves get wider, their spacing must increase to be counted in shelving minimums.

Dropped completely is the old MPR requirement that half the kitchen cabinet space have doors.

Linen closet space minimums remain about the same as in MPRs: 9 sq ft and 12 sq ft for 1-2 and 3-4 bedrooms, respectively. But built-ins get recognition with a new rule that drawers may substitute for up to half of the shelf volume.

Basement rooms can sit lower in the ground

Now, a basement room will be called "habitable" even if finish grade averages up to 48″ above finish floor (MPRs permitted a maximum of 30″ at required windows, said nothing about averages.) The sketch shows how to calculate the average height of grade (area of earth against habitable wall in sq ft divided by the length of habitable wall in lin ft). The result must not exceed 4′.



Basement rooms can sit lower in the ground

Minimum basement ceiling height will be 6′ 9″ instead of 6′ 10″ clear under joists. This validates local practices where the mud sill is left off the foundation wall (as in Chicago). Under the MPRs, builders have to spread 1″ of mortar over the top course of blocks to make the height come out right—a needless expense.

Ceiling heights permit post & beam construction with 7′ outside walls

MPSs call for an *average* height of 7′ 6″ clear. If beams or girders are spaced 32″ o c or wider, the average height may be only 7′ clear. In either case, area with less than 5′ clear headroom doesn't count for required room area.

A new 6′ 8″ *average* ceiling height is set for bathrooms, toilet compartments, halls, utility rooms (7′ for luminous ceilings).

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FHA'S NEW MINIMUM PROPERTY STANDARDS

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Closets are almost the same

Instead of a minimum 6′ ceiling height, the new MPRs require 5′ of clear hanging space. The MPR requirement for hooks is gone. Recognizing that coat closets needn't always be near the front door, the MPSs require only "reasonable access to living areas." MPRs said "readily accessible to living room, preferably near front entrance."

Artificial light for laundries

For laundries, utility and storage rooms (not in basements), artificial light is now approved, so they can be interior rooms.

Basements now require only 1% of their floor space for natural light and ventilation (instead of the 2% for light, 1% for ventilation the advisory committee recommended). But if a basement is divided into rooms, each must be figured separately.

Rules for getting approval of new materials are formalized

For the first time, the ground rules for manufacturers to get an FHA "materials release" on new products are included in the construction bible. Technical suitability is first okayed by Washington after reviewing technical data, samples and experience records. But local field offices will still pass on "suitability of use in a specific property."

Grade marking on lumber

Eleven local FHA offices required it under the MPRs. FHA's advisory committee recommended it be made national. But the final version of the MPSs still allows local discretion, says FHA.

New wood framing rules offer savings

Now, builders who want to work out improved methods get a big new break. A section on structural design gives basic loads and working stresses. Builders can work out their own designs, get them approved by submitting the right data to FHA.

Single studs on window openings up to 36″ are now approved, which should save builders considerable money. And single framing for wider openings may win approval if builders submit design calculations. Headers may be end nailed.

Builders can save even more by mounting windows flush against the top plate with a continuous header of 2x6s. Without the second stud on either side of the opening, a 2x6 header will save 20 studs alongside ten openings, plus the ten window headers. And each stud could be 2″ shorter. Total savings might come to 70 bd ft in a 28′x40′ house.

For the first time, MPSs spell out national rules for new types of conventional construction like post & beam, plank subflooring, trussed rafters, roof beams—reflecting methods in use but up to now handled on a local basis. Builders persuaded FHA to approve slightly smaller nail sizes for many connections than the FHA advisory committee had suggested—another saving.

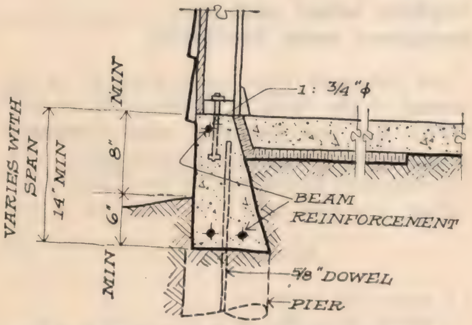
New concrete rules offer big builders big savings

For the first time, FHA now recognizes the difference between engineered concrete and rule-of-thumb barnyard mixes. For the latter, it requires from 5.2 to 6 sacks of cement per cu yd, depending on how coarse the aggregate is. And it allows only 5 gals of water per sack of cement. For engineered concrete, the minima are 5 sacks and 7½ gals of water, and up to 6″ of slump provided aggregate particles don't separate. For such plant mixes, FHA now requires three compressive strength tests meet a minimum of 2,000 psi at 28 days—for concrete exposed to weather. Experts figure the new rules might save $25 to $50 on a 1,000 sq ft slab house.

New rules govern slabs

Old MPRs left slab construction pretty much up to local offices. Now, the rules are spelled out in detail. Two types are authorized: 1) ground supported and 2) structural (on foundation walls). Ground supported slabs get new rules on fill compaction. Instead of reinforcing for shrinkage and temperature, builders can insert contraction joints every 30′. Edge-supported structural slabs must be reinforced. Fill under slabs depends on type of soil and degree of compaction. Under normal conditions, the fill may not exceed 12″ of earth or 24″ of bank run gravel, compacted in 4″ to 6″ layers. But under direction of a soils engineer, you may be able to get approval of deeper fill. California builders asked, but did not get a third type of slab, partly edge-supported and partly ground-supported (News, Oct '57).

Rules for moisture barriers and capillary fill remain about the same. One exception: if a builder can come in with engineering proving he won't get moisture under slab because of soil and water table, he doesn't have to put in a moisture barrier, or even a capillary fill. This relaxation was urged by the advisory committee, as well as builders.



Grade beams are now approved

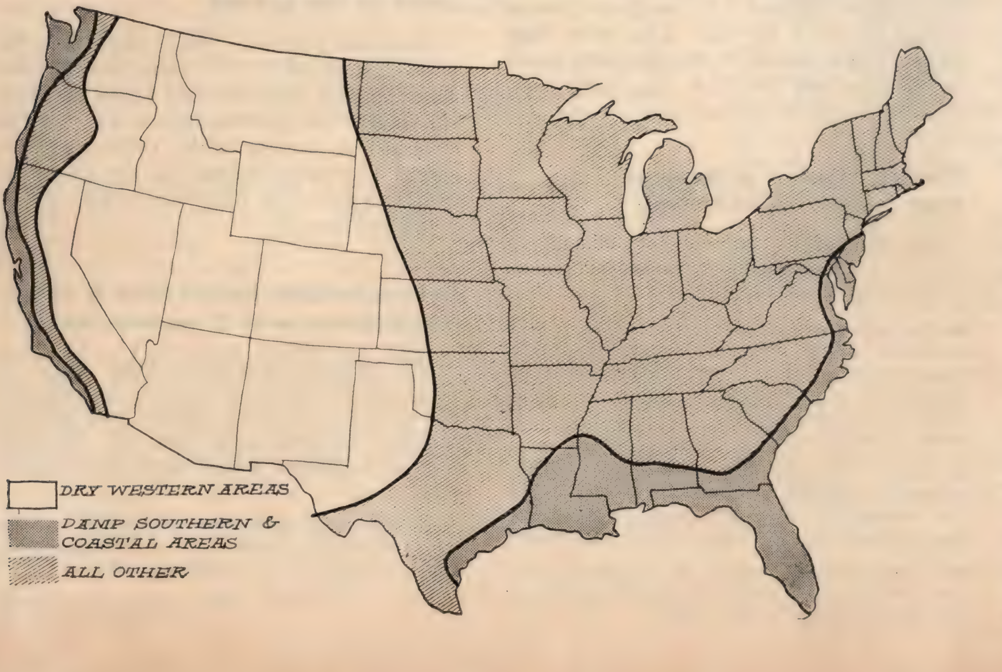
They weren't in the old MPRs at all, and many local offices do not permit them. The MPSs approve both ground-supported and structural types. Official sketches (above) gives detailed requirements.

Insulation: about where it has been

NAHB persuaded FHA to back down from more stringent new insulation requirements proposed by its advisory committee. The upshot is a very slight tightening of the rules, perhaps 4%. Some committeemen contend builders exaggerated the cost of the proposed insulation increases, too.

MPSs require a calculated heat loss of "not more than 50 Btuh per sq ft of floor area measured to the *outside* of exterior walls." MPRs approved a maximum heat loss of 55 Btuh per sq ft, but measured from the *inside* of exterior walls—a small difference.

Methods of insulating are more closely controlled. MPSs require "heat loss through all vertical exterior walls, windows, doors etc shall not exceed 30 Btuh per sq ft of floor." This stops builders from insulating just the



Moisture content of lumber is hitched to a climate map

FHA has been operating under the MPS rules unofficially. But now, maximum permitted moisture content is spelled out, with this overriding requirement: "All finish lumber shall be kiln dried or otherwise seasoned to a moisture content approximately that which it will attain in service." The guiding table:

Moisture Content (percent)

Use of Lumber	*Dry Western Areas*		*Damp Southern and coastal areas*		*Rest of US*	
	Avg	Ind pieces	Avg	Ind pieces	Avg	Ind pieces
Interior trim, woodwork and softwood flooring	5-7	4-9	10-12	8-13	7-9	5-10
Hardwood flooring	6-7	5-8	10-11	9-12	7-8	6-9
Exterior trim, siding and millwork ..	8-10	7-12	11-13	9-14	11-13	9-14

ceiling. MPS also require heat loss through floors over unheated basements and crawl spaces to be no more than 15 Btuh per sq ft of floor. Significance: no more cold floors.

For slab homes, there is another limitation: perimeter insulation to limit heat loss from slab floor to no more than 5 Btuh per sq ft of floor, except in warm climate regions. For all houses, there are specific coefficients of heat loss for ceilings—just about as before.

Threaded nails for wood roofs

If wood shingles or shakes are used as roofing on plywood roof sheathing, threaded nails must be used. The old MPRs let builders use whatever manufacturers recommend. Now, the nails must "penetrate sheathing at least 1″ into roof plant decks." Threaded nails are also required for wood shingles on side walls.

Screens only "where customary"

Screens must now be provided for "openable windows in those areas where window screens are customarily provided." The advisory committee wanted to make insect screen mandatory for windows and ventilation openings. But NAHB called this "unnecessary." About 70% of new homes come with screens, anyway.

No painting in cold weather

MPSs prohibit painting when the temperature falls below 40°. Old MPRs said nothing about this on the theory that this was an aspect of good workmanship. Builders persuaded FHA to ease up on a committee recommendation to ban painting in temperatures below 50°.

Septic tanks must be larger

Now, 750 gal septic tanks are permissible only for two-bedroom homes. For three-bedroom homes, a 900 gal tank is required. Four-bedroom homes take a 1,000 gal tank. Septic tanks used to be covered in a separate FHA pamphlet. And rules for absorption fields varied across the nation. FHA and the US Public Health Service agreed on the following standard:

SUBSURFACE ABSORPTION FIELDS

Minimum required trench bottom area per bedroom

Average time in min. for water to fall 1″	Min required area in sq ft
2 or less	85
3	100
4	115
5	125
10	165
15	190
30	250
45	300
60	330

Over 60 unsuitable for absorption field.

Structural design data are up to date

For the builder who wants to do an engineering job, the necessary design assumptions are out in the open in orderly, usable form—for the first time. In the past, design assumptions weren't exactly a secret. But they weren't easy to come by.

Span tables have been brought up to date. Where new grading rules or stresses have been established in the last two years, they are included. Net effect is to boost allowable spans slightly for some lumber. For instance, for Douglas fir 2x6 floor joist 12″ o c, the old table showed 11′ 3″, the new table 11′ 4″.

Hot water tank warranty is stiffer

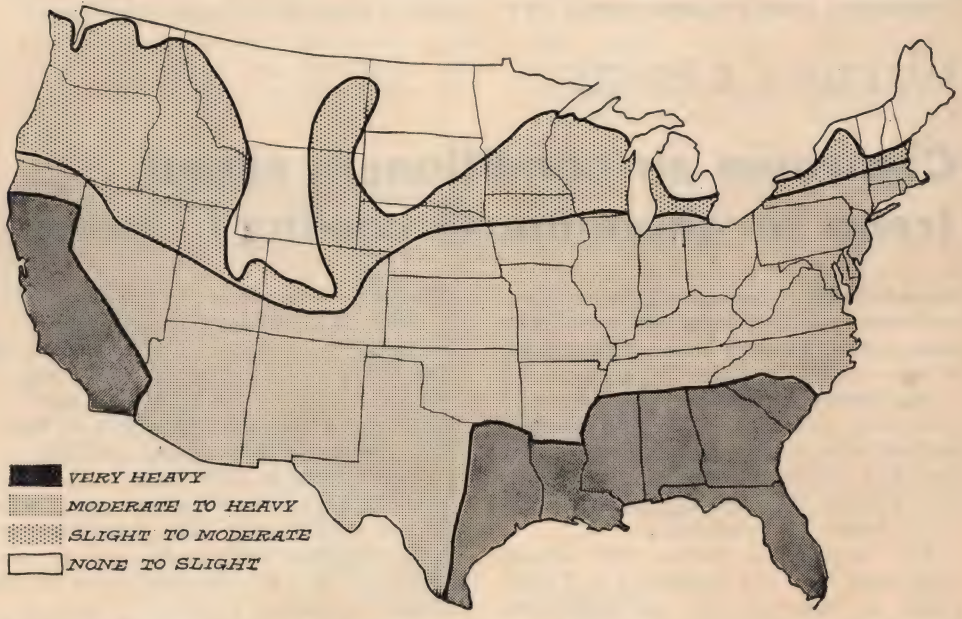
New rules call for a one-year guaranty for controls and a two-year warranty for the tank. If the tank leaks in the third year, the home owner gets a replacement for no more than 40% of its retail price; in the fourth year, 60%; in the fifth year, 80%.

This is a compromise, improving the minimum standard but not as much as FHA's own advisors originally urged. The committee proposed a one-year warranty for controls and a five-year total warranty on tanks, sliding to ten years. Builders objected this was "far in excess of what should be a minimum," proposed instead a flat three-year warranty.

Lot improvements stay about same

Here's where the controversial principle of local acceptable standards was born. And the LAS setup is restated, giving local FHA offices leeway to approve deviations from norm when topography, long established local customs or compensating design features indicate. And builders still must plant at least one tree with every house "preferably at the southwest side or corner of house," unless there is a street tree.

NEWS continued on p 60



New methods are recognized for termite protection

Five ways are now approved for termite protection: 1) concrete foundations, 2) metal shields, 3) reinforced concrete foundation caps, 4) soil treatment and 5) treated lumber.

Soil poisoning is approved for the first time. Most experts figure it's the cheapest and best anti-termite method, although FHA has given its stamp of approval to such poisons as sodium arsenite. But builders who use soil treatment will have to guarantee against termites for five years.

Treated wood got approval after what some FHA officials call the most concerted high pressure drive the agency has undergone in years from a group of manufacturers. The old MPRs allowed either a full-or-empty-cell process or a hot-and-cold-bath process. Now the latter is thrown out, as is a water-repellent preservative urged by NAHB. But few builders seem likely to use treated wood against termites. Lumber must be cut to correct dimensions first. If it isn't, you have to pressure-treat the cutting or notching or drilling in the field, which is a lot of trouble.

FHA is now stricter about where termite protection must be used (see map). Protection must be provided in all parts of Region I (heavy infestation). Protection must be provided in areas required by local FHA offices in Region II (moderate to heavy infestation). No protection is required in Region III (moderate to light) unless local offices say so. No termite measures are required at all in Region IV.

MPSs limit concrete foundations as termite protection in slab homes unless slab and foundation are poured in a single operation so there are no cracks. Masonry veneer must stop at least 8″ above finish grade so termites can't crawl up between the veneer and the house.

Most houses now must have 40 gal hot water heaters

STORAGE AND TANKLESS TYPE DOMESTIC WATER HEATER

Number of Bathrooms	1 — 1½			2 — 2½			3 — 3½			
Number of Bedrooms	2	3	4	3	4	5	3	4	5	6
STORAGE TYPE — GAS AND OIL FIRED										
Storage Gallons	30	30	40	40	40	50	40	50	50	50
MBH Input	30	30	30	33	33	35	33	35	35	35
STORAGE TYPE — ELECTRIC										
Storage Gallons	52	52	66	66	66	80	66	80	80	80
Input in Kilowatts — *Upper Element*	1.5	1.5	2.0	2.0	2.0	2.5	2.0	2.5	2.5	2.5
Lower Element	1.0	1.0	1.25	1.25	1.25	1.5	1.25	1.5	1.5	1.5
Single Element	2.5	2.5	3.0	3.0	3.0	4.0	3.0	4.0	4.0	4.0

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"AMERICA'S FIRST AIR CONDITIONED CITY" Clair-Mel, Fla, had 30,000 visitors first weekend.

MATERIALS & PRICES:

Can room air conditioners speed trend to whole-house cooling?

Some builders are finding an economical way to install air conditioning by using room units to cool the whole house. And most say it helps sales.

Manufacturers like the idea because it could help spread out the industry's highly seasonal sales pattern which soars in summer, dies almost completely in winter. So they may be ready to help promote tracts which feature air conditioning.

This happened at Builder Mel Larsen's 6,000-home Clair-Mel community in Tampa, billed as "America's first air conditioned city." Homes, shopping center and schools will all be air conditioned. Room air conditioners are used because the slab-on-grade and open beam ceiling construction makes regular ducts difficult. The units are included in FHA appraisals, cost buyers $2 per unit a month each extra (no added down payment). Three units are needed to cool the entire 900 sq ft home, and "a good 80% of buyers are willing to pay the $6 a month extra to get air conditioning," says Vice President O A Heviah of Clair-Mel.

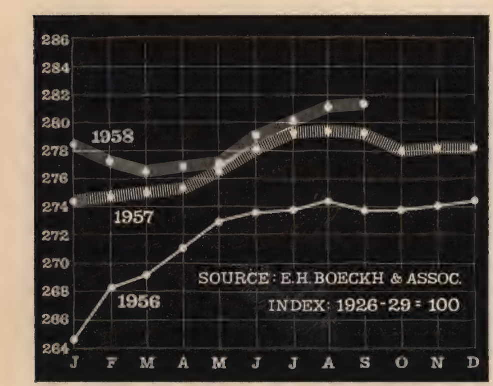
Manufacturer York to whom Clair-Mel represents a $3 million order—"the biggest single order for air conditioning equipment ever," says Sales Manager Bob Cassatt—helped plan a mammoth promotion to launch the project. Local police department counted over 30,000 visitors the first weekend. Over 300 homes were sold in three weeks.

Other air conditioning successes:

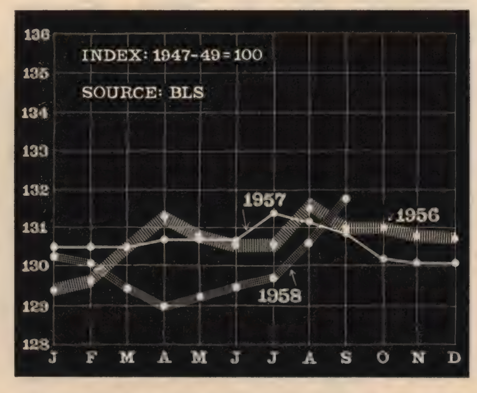
- Builder John Wilson used a single 1-hp unit installed in a special wall sleeve to cool the whole of a 800 sq ft, $10,000 home in his 35-home Thompson Lane Park in Nashville, Tenn. Air conditioning cost $300 installed, included in price and mortgage. Wilson, who has been building on contract since he sold out Thompson Lane, expects to start a new 50-home development—also air conditioned—next year. "It sure helped us sell houses," he says.
- Builder Gino Fubini found air conditioners helped him sell homes in the $28,000 to $32,000 range, which has been getting increasingly sluggish in New York's suburban Westchester County. And he found that as long as the cost (about $800 a home installed) was buried in the price, buyers liked it, even though it all went on the down payment. "As soon as I offered it as an extra, requests for air conditioning dropped," he says. "There is an element of psychology in the pricing," he figures and drops air conditioning completely when, for example, it jumps the price from $29,500 to $30,300. "That looked a lot to people, scared them off."
- Builder Ray Ellison of San Antonio, Tex sells room air conditioners in about 75% of his homes. It costs buyers $600 extra for two 1-ton units, adds about $3 a month to payments (on 30 year terms). Homes are sold on the idea that "zoned" cooling cuts operating costs.

Another San Antonio builder, Quincy Lee, tried room units but abandoned them as "too expensive." The $675 extra he charged (for two units) too often prevented a buyer from qualifying. He sold only 7% of homes with air conditioners when he offered them. "The answer will have to be cheaper units," he says.

- Chevy Chase Land Co hired Builder Jerry Lee to put through-the-wall coolers in a 67-unit rental project in a Washington, DC, suburb. Although not due for completion till early next year, the project already has a waiting list. Rents are $185 to $220 monthly.



RESIDENTIAL BUILDING COSTS stayed almost unchanged through September. Boeckh's index climbed a negligible 0.1 point to 281.4. "The index does not reflect recent ups and downs in lumber prices on the wholesale level at the West Coast," explains Col E H Boeckh. The new prices should show up in another month. Recent steel increases have still not affected specialty items for homes.



MATERIALS PRICES are now generally slightly above year-ago levels. The BLS index rose 1% in September to 131.8, now stands 0.7% higher than a year ago, when it was already well along on its eight-month slide. Gypsum products are up most—4.7% over the year. Several items are still below year-ago levels: plumbing (–4.1%) and heating (–0.7%) equipment; asphalt roofing (–8.2%), plate glass (–0.5%).

MATERIALS BRIEFS

Producers ponder distribution

Building materials distribution methods and costs continue to come in for sharp criticism (Aug, News). At the annual meeting of the Producers Council, several speakers suggested new marketing patterns could help producers cut costs more than new manufacturing know-how. Items:

- "A super plan for realistically and methodically lowering the cost of distribution," was urged by President George Hammond of publicists Carl Byoir & Associates. He said: "Increasing distribution costs have cancelled out steady gains in reducing the cost of manufacturing."
- "Building products manufacturers enjoy more opportunity for improving their profits by improving distribution practices than any industry of comparable importance," said Management Consultant W Cameron Caswell. "You live in a distribution laboratory where anarchistic competition is finding the quickest routes from manufacturer to customer and the devil take the hindmost."
- More money should be spent on distribution research, suggested Harry W Ketchum of the US Commerce Dept, because "our ability to move goods into the hands of consumers today is lagging 10 to 15 years behind all types of production."
- Manufacturers must think in terms of the customer in an "overall plan," warned President Robert E Allen of advertising agency Fuller, Smith & Ross. "Those companies with the attitude 'We'll make it, you sell it' will not survive." He saw a trend to fewer, bigger producers—"In the appliance industry, in the post-war period, 46 manufacturers have either creased producing or been brought up by the remaining nine larger manufacturers."

Plumbing, heating prices up

Prices of plumbing fixtures and heating equipment were quietly raised 5% in September by major manufacturers.

The increase, first in over a year, still leaves prices slightly below year-ago levels (BLS's index dropped 4.1% in the twelve months ending September). "We still need another 10% advance to make a decent profit," says Vice President Stanley S Backner of Universal-Rundle, who is chairman of Plumbing Fixture Manufacturers Assn.

Manufacturers tried to put over the 5% increase last January but it lasted less than a month. Reason: a price war which started in the second half of 1957. "The big improvement in prices has come through elimination of this price cutting," says President Joseph A Grazier of American Standard.

Lumber prices slip

West coast lumber experts who a month ago predicted firmer prices this winter than last have become less bullish. President A B Hood of Western Pine Assn now forecasts a "mildly optimistic" future market.

Price of dimension lumber at Northwest mills dropped to near the year's low early last month, after jumping $10 to $12 at summer's end. Main reason: too many unsold transit cars. But the West Coast Lumbermen's Assn says mills are still booking orders at about the same level as production, and at a voulme about 13% ahead of a year ago.

Cement price outlook firm

Cement prices should not go up for the rest of this year and no increase is in sight for the first quarter of 1959. This is in spite of a greater than normal seasonal pickup in late summer and early fall sales.

Reason for the holddown: plant additions have brought capacity well ahead of production (78% of a theoretical 390.7 million bbl capacity in the year ended July 31, says the Bureau of Mines).

Plywood prices stay up

Fir plywood prices, which climbed rapidly in late summer, look set to maintain their September high. Sheathing (⅝" CD) has brought a steady $110-$112M for several weeks; sanded (¼" AD) is firm at $80M with some talk of a boost to $85M. US Plywood, alone of the big producers, failed to join in the latest increases. The company had announced Aug 1 it would maintain a $76M level until year-end. Says Board Chairman S W Antoville: "A stable price is essential for plywood to hold its markets."

Appliances ride high

Nowhere does housing's recovery show better than appliance sales. After two of the toughest years since the icebox became a refrigerator, the appliance industry is making a strong comeback. The pickup started in June, has improved steadily since. It shows these ways:

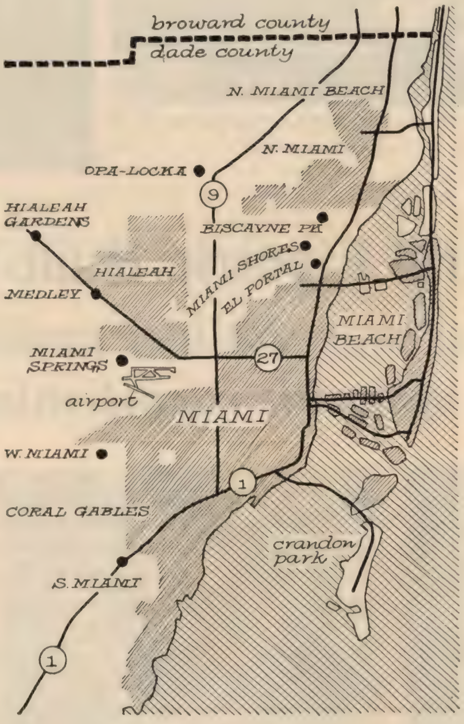
- Because of a poor first half, 1958 sales will probably wind up 10% under last year for most manufacturers. But in 1959 appliance men expect to be back at 1957 levels.
- Plants which have been shut down or working short shifts are rehiring. Frigidaire has recalled 1,600 workers to its 14,850-man Dayton plant since Aug 1; Whirlpool is on overtime.
- Prices will probably follow the upturn in sales. Price cutting that has "raised such havoc" may be ending, says Chris Witting, vice president & general manager of Westinghouse's consumer products group. Westinghouse, GE and Kelvinator have already said 1959 models will carry higher price tags (2% to 4% up on Kelvinator refrigerators).
- Sales of electric appliances which go into homes are up. The Natl Electrical Manufacturers Assn reports August sales higher than last year for built-in ranges, water heaters, disposals, refrigerators and freezers.
- Gas appliances, which never slumped as much as electric, continue to sell well. In the first eight months sales of gas water heaters and central heating equipment were up over last year.

COMMUNITY FACILITIES:

Builders cheered as metro government survives threat to kill it in Miami

The nation's first metropolitan government won its big test—to the joy of Miami homebuilders.

Dade County, Fla voters rejected an amendment to the home rule charter which would in effect have returned most municipal authority to the 26 cities and towns in the county. The margin was unexpectedly emphatic: 72,475 against the amendment, only 46,197 for it.



Miami's Metro was set up 16 months ago after voters throughout Florida approved an enabling constitutional amendment and local voters okayed a new charter. O W (Hump) Campbell, hired away from the city managership of booming San Diego, Calif to be Dade's new $35,000-a-year county manager, promptly began to put Metro to work—effectively, but perhaps too fast.

Among early accomplishments which cheered builders were a countywide uniform building code (which has since been adopted by Broward County, Dade's immediate and populous neighbor to the North) and countywide licensing of builders and contractors.

To builders this means an end to irritating and sometimes costly differences among the 26 city and single county codes (the latter for unincorporated areas only). The changes also spare builders the bother of qualifying and paying license fees in every town where they build.

Campbell also endeared himself to the homebuilding industry by announcing he would eventually put planning and zoning on a countywide basis, have Metro take over privately-owned sanitary sewage disposal and water systems and extend them as a countywide system. About a dozen private plants have been built in the last three years—mostly by builders—because the state health board banned septic tanks in most new tracts in unincorporated areas. The county had no system of its own and said it could not afford to start one.*

But Campbell's aggressive efforts brought howls from political officeholders in the outlying municipalities. They insisted Metro was going beyond its charter. They got enough signatures to force a referendum on what they called "an autonomy amendment". They made so much noise that up to election day (Sept 30) most experts were predicting the nation's first modern metropolitan government would be voted into impotence. The voters decided otherwise. Comments the Chicago *Daily News*: "The verdict is good news for civic leaders and experts in urban planning in every area. It shows that voters will support even stringent government streamlining when it is demonstrated that it can cut taxes, eliminate waste and otherwise provide more efficient government."

*Schools have never been the problem in Dade county they are in other areas. Schools have always been built and operated on a countywide basis by a single county school board.

LABOR:

Building Trades Council held responsible for strike

A local building trades council can be held responsible for a secondary boycott it promotes. This is the ruling of a federal circuit appeals court, reversing a decision of the Natl Labor Relations Board in a Baltimore case.

The new ruling "can have a substantial impact on strikes and picketing," says Andy Murphy, NAHB's labor director. It means injunctions are possible against building trades councils (but does not ease present difficulties of claiming civil damages).

Although the decision is binding only in the fourth circuit court's district, labor leaders are likely to regard it as a warning because it is the first ruling of its kind. An appeal is expected.

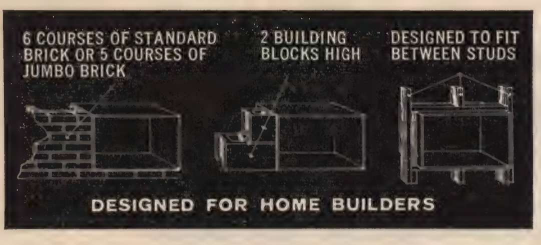
Baltimore is an outstanding open shop city—over half the general contractors as well as homebuilders—which the building trades have unsuccessfully tried to organize for 13 years. Before World War 2, both homebuilders and general contractors were organized. The open shop started when unions could not supply enough men during the war, so contractors hired direct, refused to go back to the hiring halls.

The case involved the local unions' standard agreement which won't allow union men to work with open-shop employers. It grew out of a strike against Selby-Battersby Co, a contractor who refused to sign the standard agreement. When NLRB reviewed the case it found that the building trades council was behind the strike, but said it could not be held responsible because it "did not realize at the time it acted that it was doing wrong." Reversing the NLRB ruling, the appeal court pointed out "an erroneous belief . . . is no defense."

NEWS continued on p 63

INSIDE, the new *Thinline* air conditioner panel can be painted or papered to *blend* in with room décor. Easy-to-reach controls are hidden from view.

OUTSIDE, the Built-in *Thinline* has a "no-see-through" aluminum grille. It can be painted to match exterior. From street, it has a neat, built-in look.


6 COURSES OF STANDARD BRICK OR 5 COURSES OF JUMBO BRICK
2 BUILDING BLOCKS HIGH
DESIGNED TO FIT BETWEEN STUDS
DESIGNED FOR HOME BUILDERS

New General Electric Built-in Thinline

Solves more builder problems than any other air conditioning system

Designed specifically for home builders. The new Built-in *Thinline's* aluminum case is exactly as high as two building blocks with mortar, six courses of standard brick, or five courses of jumbo brick. Case fits between a standard two-stud width. Unit *actually* becomes *part of the wall.*

Problem SOLVED! **Cuts on-site costs**—*Your* workmen build case into the wall during construction—slide the unit into place when the building is finished. No ductwork or plumbing needed.

Problem SOLVED! **Preserves beauty of home**—Inside panel can be painted or papered to match interior. It *blends* with room décor! Outside grille can be painted to match exterior.

Problem SOLVED! **Flexible**—You can now air condition as little or as much as you need to assure a quick, profitable sale.

Problem SOLVED! **Economical**—Saves you labor cost in installation, the material cost of ductwork and plumbing. This means the new General Electric Built-in *Thinline* system costs less than most central systems.

Problem SOLVED! **Powerful, but quiet!**—One model, packing up to 10,000 BTU's,* is enough to cool the large rooms in an average-sized house. A second complementary model, with extremely low noise level, is ideal for bedroom use.

Problem SOLVED! **Buyer acceptance**—It's assured! Because your customers know the General Electric name. They *know* they're getting dependability and advanced design.

*Cooling capacities are tested and rated in compliance with ARI Standard 110-58 and are stated in British Thermal Units.

See your General Electric representative, or

SEND FOR FREE BOOKLET

Get the whole story. How you can save air conditioning dollars—and still give your home buyers the latest and *best* in home cooling.

Progress Is Our Most Important Product

GENERAL ELECTRIC

USE THIS HANDY COUPON TODAY!

General Electric Company, Dept. 2A,
Appliance Park, Louisville 1, Kentucky

Please send me my free copy of "Building and Air Conditioning with General Electric." ☐ Also send name of local distributor. ☐

Your Name__________
Firm Name__________
Street__________
City__________Zone__________State__________
Builder__________☐
Architect__________☐
Other__________☐

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PEOPLE: Mortgage Banker Jim Rouse, long a crusader against slums, named president of ACTION

James W Rouse, whose wide-ranging energy and persuasive eloquence have not only made him the biggest mortgage banker in Maryland but also one of the nation's foremost experts in urban renewal, is the new president of ACTION.

Rouse, 44, succeeds **Roy W Johnson,** former General Electric vice president who is now director of the Pentagon's Advanced Research Projects Agency.

H&H Staff

ROUSE

Two incidents illuminate Jim Rouse's career. His father died when he was half-way through college. Rouse came to Baltimore, put himself through the University of Maryland law school by working 16 hours a day in a downtown garage (for $20 a week), attending classes in the evenings. He ranked second in the bar exams in 1937, but by that time his career was already bent toward mortgages. From the garage, Rouse went to FHA as a legal clerk. In 1936, when he was 22, he talked Baltimore's venerable Title Guarantee Co into letting him set up a mortgage department.

Three years later, he left to form Moss-Rouse Inc, mortgage bankers (he later bought out **Hunter Moss,** who got interested in appraisal). Today, the Baltimore companies that bear Rouse's name (plus Community Research & Development Inc of which he is president) 1) service some $170 million a year in mortgages, 2) own four shopping centers and have financed 35 more from Omaha to Charlotte, 3) put out the area's leading analyses of housing market conditions.

Characteristically, Banker Rouse became an expert's expert in urban renewal by working at it. He was first chairman (in 1949) of the citizen advisers for Baltimore's pioneering efforts at slum rehabilitation. He helped found the city's celebrated Fight-Blight Fund when rehabilitators were stymied at trying to get fixup loans for aged owner-occupants of rundown houses whose income and poverty left no regular lender willing to make a loan. A power in the Mortgage Bankers' Assn, Rouse has headed its committees on minority problems, legislation and (currently) public relations. He was chairman of the HHFA advisory subcommittee whose report to President **Eisenhower** in 1953 led to putting the words "urban renewal" and their broader concept of attacking slums—into the Housing Act of 1954. He was a participant in The LIFE-HOUSE & HOME Round Table where the idea for ACTION was hatched, became one of its principal founders, and, since then, has been a director.

In 1955, he and Consultant **Nat Keith,** former HHFA redevelopment chief, wrote a blueprint of how to wipe out slums in Washington in ten years. It is still regarded by experts as one of the soundest renewal plans devised (though Washington has neglected to put it into effect).

Rouse long ago gave up opposing public housing. On this choler-laden topic, he commented last year: "We're missing an enormous bet. Public housing could be an enormous catalyst" in wiping out slums and rebuilding cities. The nation, he contended, "should stop thinking of enormous projects," use public housing as a "vehicle for moving people to the private market economy."

Up to now, ACTION has filled its presidency with 1) a retired general and 2) an appliance sales expert. Rouse should bring the job a new dimension.

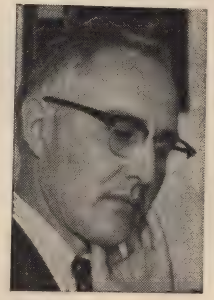
US Plywood, which thinks of itself primarily as a sales organization, has chosen its West Coast production boss as president.

He is **Gene C Brewer,** 45, who joined US Ply in 1937 because, "I was lured by the future of plywood." He has been in production ever since and vice president in charge of West Coast operations since 1954. He will understudy **S W (Tony) Antoville** who remains chief executive officer and moves up to board chairman. The job has been vacant since the death of US Ply's founder, Lawrence Ottinger, in December 1954.

Says Antoville: "Such a large part of our affairs (about 40% of assets) is centered in our West Coast operations that it became important to bring in a man with knowledge of the producing side of the business to the head office executive team in New York City." Antoville, 57, says he is "by no means ready to retire yet," but wants Brewer to have the advantage of several years work alongside him before taking over as chief executive.“ You just can't put down in a book or on paper the things you learn from close personal contact," he comments.

The firm intends to be ready for the housing boom it sees in the years ahead (60% of its sales are tied to homebuilding).

Kal Weyner



BREWER

Because of Brewer's manufacturing background (he first applied fir plywood's mass production techniques to hardwood plywood) he is likely to think in terms of adding to US Ply's production lines. One direction: "There will definitely be expansion in the field of plastics—particularly in combination with other materials."

Arthur Vining Davis forms giant Florida realty corp

Arthur Vining Davis, 91-year-old founder and former board chairman of Alcoa, formed a $100 million Florida development company and promptly ran afoul of the Securities & Exchange Commission.

Arvida Corp was set up two months ago to hold and develop 100,000 acres of Davis-owned land on the Florida gold coast. It is the state's largest realty holding: 11% of all developable land in booming Dade County.

Davis, who claims to be the fifth richest

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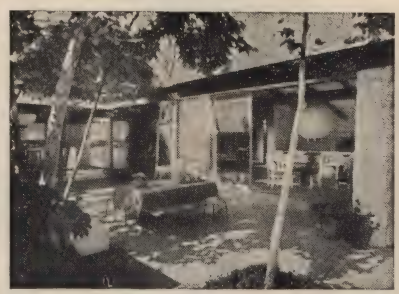
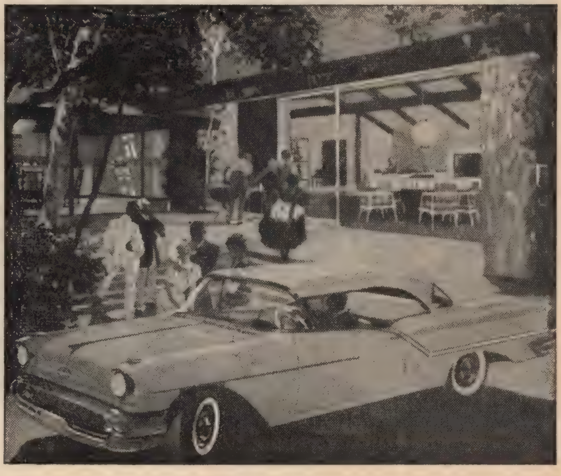


IN HOUSE & GARDEN



IN OLDS AD

Cliff May wins another plan protection case

Designer-Builder **Cliff May** of Los Angeles, one of the first men to successfully protect his design ideas, has won another significant victory.

In other cases, May has received settlements from builders who copied his copyrighted designs. This time, he has collected from two firms who used his own house as background in magazine advertisements.

Thus, he may have pioneered a completely new source of potential revenue for other designers, architects and builders.

It has long been common practice for some advertising men to lift background ideas from shelter and building magazines. May learned of the practice unexpectedly in May and June of 1957 when the house he designed for his own family in suburban Los Angeles turned up in two unrelated national magazine advertisements.

Advertising agency artists, May figured, had taken their background from photos of May's house published in *House & Garden* in February 1957. The ads were prepared by two different agencies, each apparently without knowledge of the other.

One used the front view as background for a newly-painted car, advertising DeVilbiss paint spraying equipment. The other showed a patio (see photos) and advertised Oldsmobile.

May promptly complained to both agencies. His plea: "My stock and trade is the building and designing of houses with a flair and a custom look. . . . While it is nice to be flattered by having it used for background for advertising other products, unless I am given name credit as the designer I lose by having my work copied."

Both agencies and their clients agreed. DeVilbiss paid him $350. Oldsmobile paid $1,000, agreed to give him name credit when the house was used in Oldsmobile ads on television.

NEWS continued on p. 65

Gold Bond TRI-DEK gave this job low cost and high "sell"

"We picked Gold Bond TRI-DEK to cover the 30,000 square feet of roof in our new $250,000 El Cortez Apartments in Tucson", says Roy B. Brockbank, Arizona builder and developer. "This is a rental operation. Low maintenance and operation costs were important." TRI-DEK saves construction costs, too... up to $17 per hundred feet of ceiling area! It supplies finished ceiling, roof deck, insulation and a firm base for built-up roofing or asphalt shingles all in one operation. And the attractive open-beam ceilings are a big sales point with prospects.

For more information about Gold Bond® TRI-DEK and open-beam construction, write Dept. HH-118, National Gypsum Company, Buffalo 2, New York.

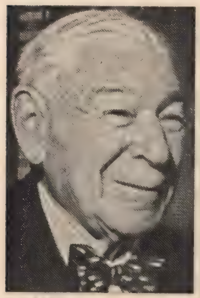
Gold Bond
BUILDING PRODUCTS

NATIONAL GYPSUM COMPANY

continued from p 63

man in the US (net worth around $350 million) has invested heavily in Florida real estate for several years. He will hold most of Arvida's $100 million-plus stock. He plans a public offering of $25 to $35 million at around $10 a share. Now, the stock issue has been delayed because SEC claims announcement of plans at a press conference and mail advertising were done illegally before SEC registration. Says Paul Windels Jr, SEC's New York regional administrator: "what we object to is . . . a lot of land about which not too much is known here and the purchasers are being panicked into buying." He says $500,000 of the stock was spoken for two days after the first announcement.

Hinman



DAVIS

SEC asked for a restraining order against Arvida three days after the first announcements. It was granted, but voided within hours. A federal district court heard arguments on Sept 30 and three weeks later denied the SEC motion.

Publisher **Gardner Cowles** of *Look* magazine, who turned part-time Florida land developer three years ago, has decided to leave the job to "professionals—because land developing and building are a specialized business, as is publishing." He sold out the 5,500 unsold acres of his 6,400-acre River Park south of Fort Pierce on Florida's east coast to General Development Corp (**Frank, Elliott & Robert Mackle**), of which he becomes a director and stockholder.

Louis Lundborg heads ABA Savings & Mortgage unit

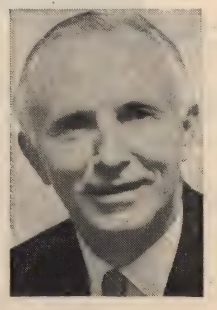
A research chemist turned public relations expert turned banker is the new president of the savings and mortgage division of the American Bankers Assn.

The description could fit only one man: tall (6 ft), tanned and personable **Louis B** (for Billings) **Lundborg** of San Francisco, vice president of the Bank of America. As head of the division, which services all ABA members, he will be ABA's spokesman on government housing and mortgage policy; will supervise ABA reports on housing and mortgage trends.

Lundborg, 52, is the youngest of three children of Swedish immigrant parents who settled in Billings, Mont. (His older brother Carl is chief engineer for Anaconda Copper Co.)

Forced to quit Stanford University in his senior year to support his new wife, Lundborg worked a year as a research chemist—the work he'd prepared himself for in school. But in 1927 he joined the California State Chamber of Commerce staff and it was quickly obvious that his real forte was public relations. He never left it. He headed the San Francisco Chamber of Commerce and was Stanford's PR vice president before joining the Bank of America as PR vice president in 1949. Since 1954 he has also directed business development.

Walter Daran



LUNDBORG

National S&L groups name new presidents: Bob Mitchell for US S&L, James Bent for NLISA

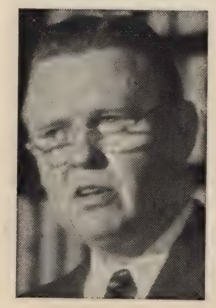
C R (Bob) Mitchell, 49, a man who has spent his entire business life in the savings & loan business, will be the next president of the US S&L League.

President of First Federal S&L of Kansas City, he will step up from the vice presidency in the League's usual executive progression to succeed **Joseph Holzka,** president of Northfield S&L of Staten Island, N Y.

Nominated for the vice presidency and thus heir-apparent to the presidency was **Wallace Odell DuVall,** 57, former school teacher and attorney and now president of the big Atlanta Federal S&L.

Marc Miller

DuVALL



MITCHELL

Both Mitchell and DuVall are to be elected at the League's convention in San Francisco Nov 17-21.

Mitchell was only 23 with a crisp new BA degree from Drury College when he started in the S&L business with Green County Building & Loan Assn in his home town of Springfield, Mo in 1931. By 1941 he had progressed to the job of managing officer of First Federal in Kansas City. After 32 months of Navy service, he returned to become executive vice president and in 1953 president.

Recognized as an important member of the US League's brain trust, Mitchell is an expert on the operation of the Home Loan Bank Board. He is currently chairman of the League's HLBB committee and was chairman last year of the Federal S&L advisory council, the statutory group which gives guidance to HLBB.

When he isn't working, Mitchell likes to watch sports (he was a four-year letterman in basketball in college) or fish.

DuVall, known to all as "W O", is a native of Pearson, Ga, son of a one-time school teacher, businessman, farmer and weekly newspaper publisher. He graduated from the University of Florida in 1924, promptly went into teaching—first at the University, later as a high school principal. When he was just 24 he was elected to the state legislature.

He took his family back to Atlanta later and worked his way through Atlanta law school. Shortly thereafter he was named secretary and attorney for the very new Atlanta Building & Loan Assn. In 1940 he became executive vice president and in 1950 president. Since 1950 the Atlanta S&L's assets have grown from $42 million to $140 million.

Very active in both League and community affairs, DuVall's most important public service was as chairman for nine years (1947-56) of the joint city and county planning commission. Its main job: planning and financing of Atlanta's $100 million expressway system.

James E Bent, one of the savings & loan industry's most astute thinkers, will be the new president of the Natl League of Insured Savings Associations.

Bent, 53, is president of Hartford Federal S&L which he helped found in 1935. Following usual custom, he moves up from vice president of the Natl League, succeeding **W Franklin Morrison,** president of the First Federal S&L of Washington D C. New vice president is **F Marion Donahoe,** president of the Citizens Federal S&L of San Francisco.

Hartford-born Bent was in the real estate business there when he was asked by local businessmen to help start an S&L to provide more liberal home financing terms.

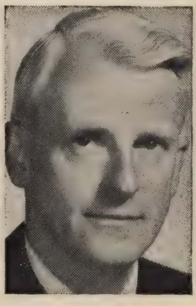
Keeping all the association's paper work in a white wooden market basket on his desk, he handled the job of secretary-treasurer of the new association on a part-time basis for the first two years. From an original capitalization of $23,000, the association reached $100,000 in 1937. Current assets: $65 million.

Bent's first employe at the association was Frances Williams. Today she is Mrs Bent—and still vice president and secretary of the association. She ran the S&L herself during World War 2 while Bent was in the Air Force (doing communications work).

Bent is an avid deep sea fisherman (The Natl League's 1959 convention will be held in an oceanfront hotel in Bal Harbour, Fla.). He also golfs and takes color photographs which he processes in his own home darkroom.

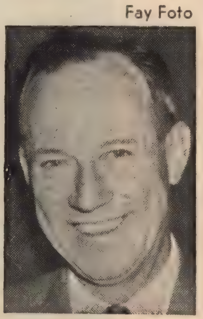
He was chairman of a 96-man Natl League committee which spent two years preparing an 18-point program for changes in the Home Loan Bank System (Nov '56, News).

Moulin



DONAHOE

Fay Foto



BENT

Donahoe, 51, got his business start in his own family's bank in Chehalis, Wash. as a messenger-bookkeeper. After a brief fling in real estate, he joined Olympia Federal S&L, moved on to Capital S&L of Olympia in 1944. After two years with the Home Loan Bank in San Francisco, he was elected president of the Citizens Federal in 1953.

When Donahoe took over Citizens, it had only $10 million in assets—though the oldest S&L in San Francisco. Since 1953 Citizens has merged with two other local S&Ls, now counts its assets at $58 million.

Conflict of interest charges have led Public Housing Commissioner **Charles E Slusser** to give up an interest in a homebuilding business he had begun with his sons in Akron, Ohio.

He withdrew after Sen **John J Williams**

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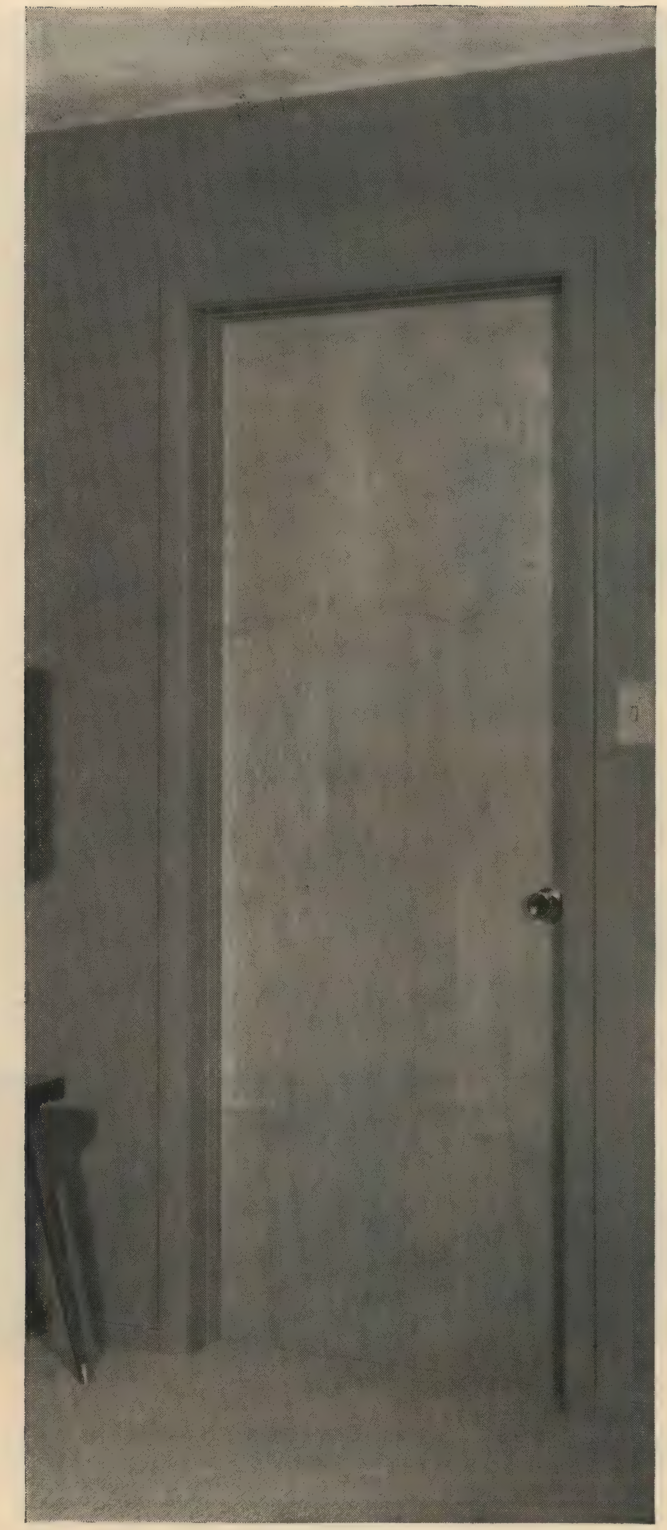
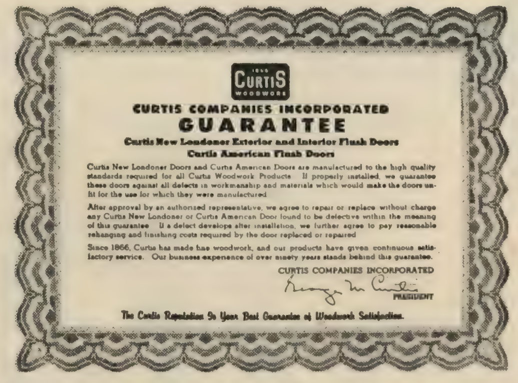


First choice...
for homes that sell



1866
CURTIS
WOODWORK

CURTIS COMPANIES INCORPORATED
GUARANTEE
Curtis New Londoner Exterior and Interior Flush Doors
Curtis American Flush Doors

Curtis New Londoner Doors and Curtis American Doors are manufactured to the high quality standards required for all Curtis Woodwork Products. If properly installed, we guarantee these doors against all defects in workmanship and materials which would make the doors unfit for the use for which they were manufactured.

After approval by an authorized representative, we agree to repair or replace without charge any Curtis New Londoner or Curtis American Door found to be defective within the meaning of this guarantee. If a defect develops after installation, we further agree to pay reasonable rehanging and finishing costs required by the door replaced or repaired.

Since 1866, Curtis has made fine woodwork, and our products have given continuous satisfactory service. Our business experience of over ninety years stands behind this guarantee.

CURTIS COMPANIES INCORPORATED
George M. Curtis
PRESIDENT

The Curtis Reputation Is Your Best Guarantee of Woodwork Satisfaction.

Guaranteed quality

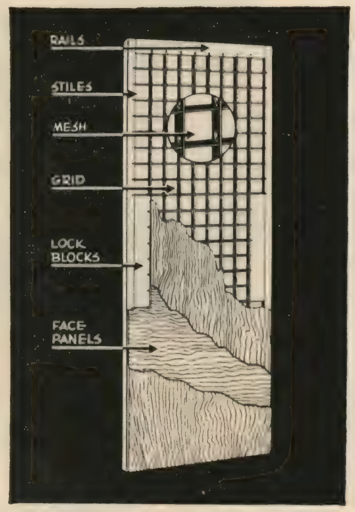
Curtis New Londoner hollow-core flush doors—and Curtis American solid-core flush doors—are guaranteed by Curtis Companies Incorporated. Since 1866, Curtis has made fine woodwork and their long business experience stands behind this guarantee. Curtis Certificate will be furnished by the dealer who supplies the doors.

Beauty outside!

Each New Londoner hollow-core flush door is actually a picture in wood. Carefully selected grain patterns—no two alike—make these doors outstandingly beautiful. Made in birch, maple, oak and other woods.

More strength inside

Curtis New Londoner hollow-core flush doors have the stamina that assures satisfactory service. The interlocking grid — all wood — is meshed for maximum strength, then securely fastened to the wood stiles. Each door is balanced to resist sticking, warping and moisture changes.



CURTIS
WOODWORK *heart of the home*

1866
CURTIS
NEW LONDONER
HOLLOW-CORE
FLUSH DOORS

Curtis Companies Service Bureau
200 Curtis Building, Clinton, Iowa HH-11-58

Please send literature on Curtis New Londoner doors and other Curtis Woodwork.

Name..

Address..

City.............................*State*....................

continued from p 65

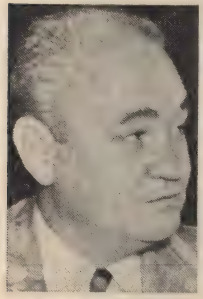
(R, Del) questioned the propriety of his activity. But Slusser, former Republican mayor of Akron, insisted there was "nothing wrong" because the firm "had nothing to do with public housing." HHFAdministrator **Albert M Cole,** in a letter to Williams, backed Slusser. Moreover, wrote Cole, "Slusser's connection with CESCO Development is nothing more than that of the responsible parent seeking to guide and assist two of his children."

Figure in Civil Service rhubarb gets HHFA post

A Vermont Republican whose misstatements on a job application form lost him a post on the Civil Service Commission has been given a key job in HHFA.

Bernard Flanagan, 39, onetime capitol policeman, is a new special assistant to HHFAdministrator **Albert M Cole,** charged with responsibility for interdepartmental matters and Congressional liaison.

UPI



FLANAGAN

Flanagan had been nominated to the CSC and had actually served six months in the job on an interim appointment. But the Senate Post Office and Civil Service committee found that on his job application he had reported a BA degree when he had none and overstated his length of service as a capitol policeman.

Though insisting these were "honest mistakes" Flanagan asked the president to withdraw his nomination last July. Flanagan had been recommended for the job by **Sen George Aiken** (R, Vt).

Before serving with the CSC, Flanagan had been with the Office of Price Stabilization, later was a legislative assistant for Sen Aiken. He also held jobs with VA and the General Services Administration. Critics claim he was political patronage dispenser in both places. Flanagan says he was only a referral point to job seekers.

Flanagan's post at HHFA is a Grade 15 job, carries an annual salary of between $12,771 and $13,959 a year.

OFFICIALS: FHA made these appointments: **Robert W Jefferson,** director of examination and audit since Feb 1956, as assistant commissioner (the seventh), to recognize "increased prestige" of his department; **James E Armstrong,** former Indiana state senator, as special assistant for armed services housing, succeeding **Bruce C Kixmiller,** who quit to enter private business; **Fred B Huebenthal,** Chicago realtor, as district director there, succeeding **James C Moreland,** who retired.

PRODUCERS' COUNCIL PRESIDENT H Dorn Stewart (r), president of Allied Chemical's Barrett Divn, presents a silver tray to predecessor, Fred M Hauserman and Mrs Hauserman, after his election at Miami convention (see p 60).

INSTITUTES elected these new presidents: American Gas Assn, **J Theodore Wolfe,** president of Baltimore Gas & Electric; Concrete Industry Board, **George N Cohen,** president of Euclid Contracting Corp.

Modular Building Standards Assn named a new executive director: **Byron C Bloomfield,** former secretary for professional development of AIA.

Fred I Rowe, partner and general manager of W L Johnson Construction Co & Associates of Columbus, O, was named chairman of the US Chamber of Commerce's 28-man committee on construction and civic development. Its star-studded membership (examples: Mortgage Banker **John F Austin** of Houston; AIA Past President **Leon Chatelain Jr** of Washington; NAHB President **Nels Severin**) guides the US Chamber in taking policy positions on housing issues.

Realtor **Newton C Farr,** 71, past president of NAREB (1940) and the Urban Land Institute (1945-47), was named Regents' professor of business administration for the 1959 spring semester at the University of California in Berkeley.

UCLA names Leo Grebler to direct realty research

Leo Grebler, one-time housing specialist for the President's Council of Economic Advisers (1955-57) has taken a new challenge.

He has accepted a post as chairman of the real estate research program and professor of real estate and urban land economics at the University of California, Los Angeles.

His assigned task: "To develop a long-range program of research into urban growth and its problems in southern California."

German-born Grebler, 58, leaves a job with New York's Bureau of Economic Research. In his long career in housing he has been with the Home Loan Bank Board (1938-44) and a professor at Columbia University. He has written many monographs, articles and books on housing.

Blackstone

GREBLER

UCLA's statewide research program which Grebler will head was started in 1950 by the state legislature.

Reginald F Malcomson was named acting director and associate professor of the department of architecture at Illinois Institute of Technology, succeeding **Ludwig Mies van der Rohe,** who retired (Aug, News). Malcomson, 46, has been Mies' assistant since 1953. He came to IIT in 1947 from Ireland where he had studied and practiced architecture.

Walter Williams resigns as Commerce undersecretary

Seattle Mortgage Banker **W Walter Williams** has resigned as Undersecretary of Commerce to return to his business in Seattle, Continental Inc.

Williams, who was president of MBA in 1934, has been undersecretary since the Eisenhower Administration took office in 1953. He had been national chairman of the Citizens for Eisenhower committee. While in Washington he also served as a White House liaison official.

H&H staff

WILLIAMS

Recently remarried, Williams announced he was resigning for business, family and other reasons. It had been widely believed that Commerce Secretary **Sinclair Weeks** would not serve the full two terms and that Williams would succeed him. But Weeks apparently now intends to stay on.

DIED: **Albert C (Pete) Shire,** 62, former chief of technical research for HHFA and one-time (1936-37) technical editor of ARCHITECTURAL FORUM, Sept 7 in a Minneapolis hospital after a long illness.

Shire graduated as a mechanical engineer from Stevens Institute of Technology in 1918, worked for many years as general superintendent and construction manager for a Chicago building firm. He was an engineer with the Public Works Administration and FHA, later held various government jobs in Washington.

Martin L Garvey Jr, 38, assistant to the director of public relations for NAHB, Oct 11 at his home in Washington, DC, of a cerebral hemorrhage. He had been an NAHB staffer since early 1957, before that was publicist for W C & A N Miller Development Co in Washington.

OTHER DEATHS: Builder and Realtor **Philip O'Bryan,** 70, of Louisville, Sept 9 in Louisville; Pioneer Plywood Manufacturer **Thomas J Autzen** (the first fir plywood was made in his plant), 70, Sept 9 in Portland, Ore; Builder-developer **Henry Gold,** 74, of Rockville Centre, L I, Sept 10 in New York Hospital; **John G O'Malley Sr,** 81, board chairman of O'Malley Lumber Co and father of President Jay O'Malley of NRLDA, Sept 14 in Phoenix; **Robert A Brant,** 63, vice president & director of Title Insurance & Trust Co, Los Angeles, Sept 15 on vacation in Flat Rock, Ida; **Wells F Anderson,** 56, senior vice president of National Gypsum Co, Sept 21 in Buffalo; Builder **Gustave Mathews,** 88, of Queens County, New York, Sept 23 in Nyack, N Y; **Philip B Niles,** 56, marketing vice president of Yale & Towne, Sept 24 in New York City; **Patrick F Sullivan,** 79, president of the Chicago Building Trades Council for 30 years, Sept 25 in Chicago; Realtor **E Ransom Fox,** 59, pioneer San Mateo County (Calif) developer, Oct 12 in San Mateo.

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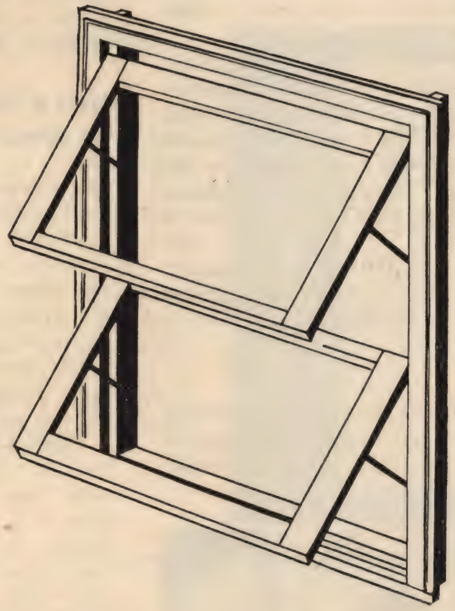

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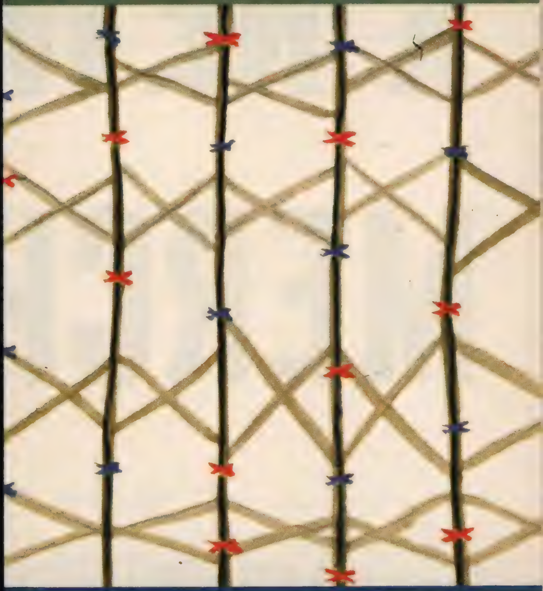
With bold and sure strokes, famed watercolorist Dong Kingman fashioned the sixth dramatically different design for Pomona Tile's "Distinguished Designer Series." Appropriately named "Fishnet" by the artist, this enchantingly Oriental creation subtly reflects Mr. Kingman's Hong Kong origins and training. Wherever flavor of the Far East is dominant, in commercial or residential construction, "Fishnet" ceramic tiles blend into the overall plans. Available in 4¼ x 4¼ modules; in satin or Perma-Glaze finish. See "Fishnet" at your nearest tile contractor or any of Pomona's showrooms.

"FISHNET" . . . by DONG KINGMAN



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HOME WITH A FUTURE

A last word for now about codes

We don't believe the same men who fight the battle should try to make the peace after the battle.

House & Home has been fighting in the front line for five months to get coast-to-coast code uniformity so that the house that is legal to build in one community will be legal to build in the next and the component that is legal to use on one side of the street will be legal to use on the other.

We think the battle is just about won (H&H, Oct p 141A). We believe the model-code sponsors are ready to get together and coordinate their requirements, so we can all get behind *all* the model codes and press for the adoption of any one of them *without amendment* everywhere.

So House & Home is bowing out of the code reform fight for the next few months to give the homebuilders and the model-code sponsors a chance to work things out quietly by themselves.

And we are leaving the last word to *Engineering News Record,* the trade magazine of heavy construction, which says editorially:

> *"It is not right that, as a small minority, they (the building officials who sponsor the model codes) should prevent the majority of the homebuilding industry, and probably the majority of the general public, from attaining its objective of uniform regulation of small residential building. On the other hand, an American Standard is not the only means of achieving uniform regulation.*
>
> *"The aims of the sponsors of a standard code and the ambitions of the building officials could both be satisfied if the model codes of the building officials' associations were reduced to a single code. To bring this about appears to require a merger of these associations.*
>
> *"This is not a new proposal. There are many other good reasons why such a merger would be advantageous to building officials and the building industry alike. However, a few individuals in the directorship of these organizations have thwarted it time after time.*
>
> *"Public opinion should be brought to bear on these building officials to force them to step aside. The merger is a logical first step and would soon lead to others that would free the whole building industry—not just homebuilding—of present building code chaos."*

To this last word from *Engineering News Record* we add a sampling of the scores of letters about code reform that still keep pouring in. We call particular attention to a letter from the Fire Underwriters (starting below) and House & Home's editorial comment setting the record straight.

Your Round Table on the cost of too many codes deals with a problem with which we are in full sympathy. But paragraph X (H&H, July p 117) contains two incorrect statements about our National Building Code which is older, and more widely adopted than any other model code: 1) That it is "too conservative" by comparison with the other models. 2) That "the insurance companies who sponsor it are more interested in protecting themselves against loss than encouraging equally fire-safe ways to build for less."

We challenge you to identify a single requirement of our code that can be shown to be there to protect the insurance companies against loss, ie, to work more for the benefit of the insurance companies than for the benefit of the owner.

We have made a careful provision for one- and two-family houses. We can find no point where it is any more restrictive or calls for more expensive construction than at least one of the others.

The National Building Code is actually more liberal and provides for less expensive construction than one or more of the other three codes on the following points:

1) It does not require fire retardant separation between garage portions and other parts of a dwelling. One of the other model codes requires a 1-hour separation, another ¾-hour separation. The National Building Code did require fire resistant separation some years ago, but a careful review of the fire experience with garage-attached dwellings showed such separation to be no longer needed and the requirement was removed.

2) It omits a lot of specification detail found in the other model codes. It thereby more readily permits variations in types or methods of construction by virtue of its closer adherence to performance type requirements.

E W Fowler, *Director of Codes and Standards*
National Board of Fire Underwriters

To check the facts, House & Home *retained Consulting Engineer Arnold Kronstadt to make a detailed comparison of the model codes. His report confirms the correctness of Mr Fowler's statements and the unfairness of the Round Table consensus criticizing the Fire Underwriters' code.*—ED.

When we started our code reform program, we found a dire lack of published information comparing the various model building codes, and what we did find was about four years old. The statement in your magazine that the national building codes were about equal was not made in the material that I obtained. If you circulated reprints of the round table discussion to every building commissioner in the United States you would be giving code reform its biggest single boost in years. Many building officials are not aware that these various model codes exist.

I was disappointed to see the various municipal associations were not represented at your Round Table. The American Municipal Association, the US Conference of Mayors, and the International City Manager's Association, all disseminate information about codes to municipalities when requested. Much of the code reform backing must come at the top, from the City Council, the Mayor and the City Manager. The building official can only "propose"—they "dispose."

In promoting better codes here, we had no great difficulty in getting the codes cleared by the local groups (electricians, plumbers, contractors) concerned. I would say that the present period of relatively full employment is the best time to change codes since the trades' fear of running out of work is at a minimum. Thus the tendency to write "make-work" provisions into the codes is at a minimum.

In conclusion let me congratulate you for taking the lead in this project. I hope simply written single national codes will soon be available in every field of building and I will propose such codes whenever I can.

Jacob D Dumelle, *city manager*
Lebanon, NH.

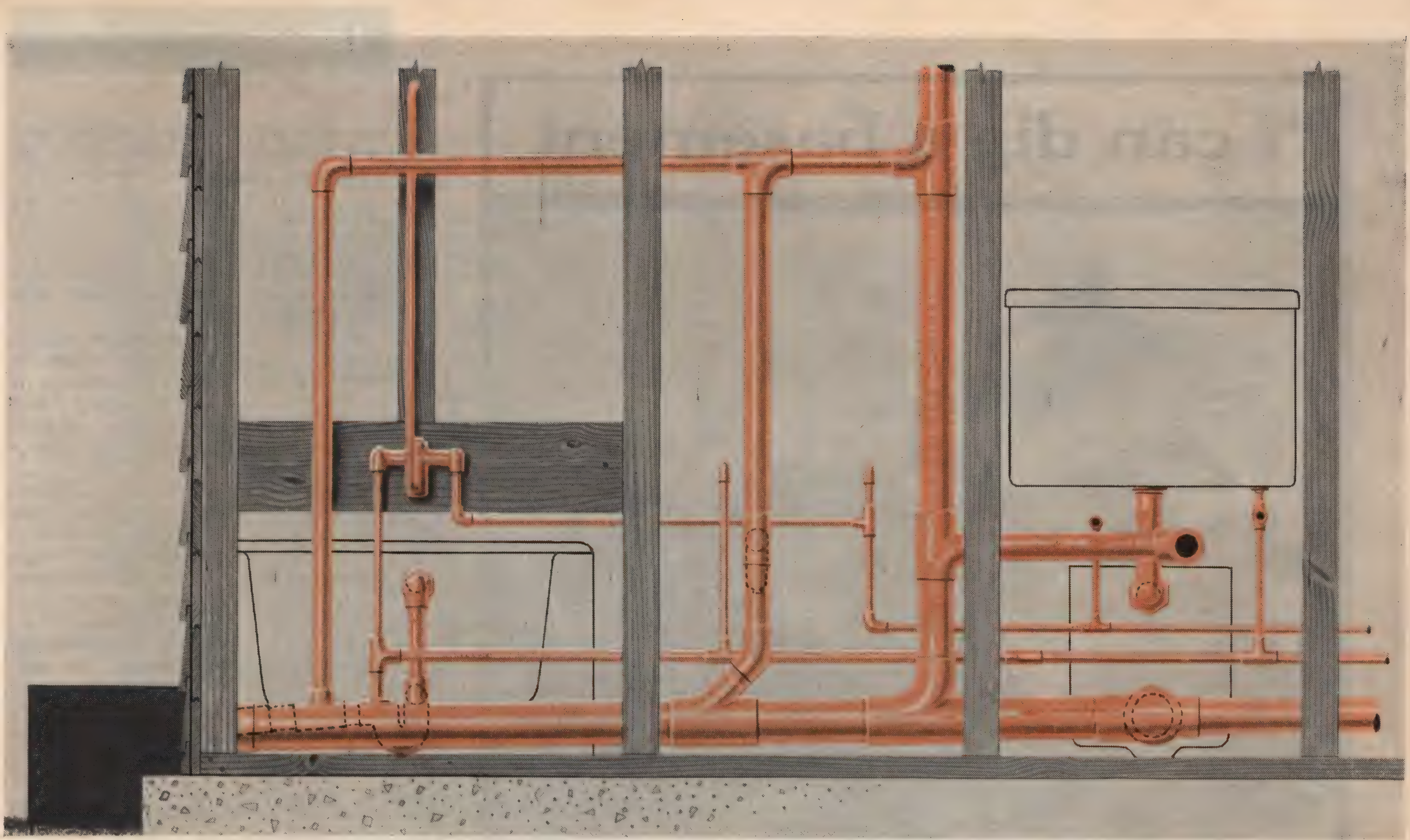
Locally, it is most difficult to get some uniform code. Each township seems jealous of its prerogative to set its own standards. So we are sponsoring a research program with the Law School of Villanova University. Through this forum, which is respected by the local people, we hope to accomplish some good.

Joseph A Singer, *president*
Pennsylvania HBA

Please accept the congratulations of this Association for spearheading the drive into this all important matter—a very well executed job.

Carl W Haaland, *exec vice pres*
The Virginia Peninsula HBA

continued on p 72



How $100 per house was saved

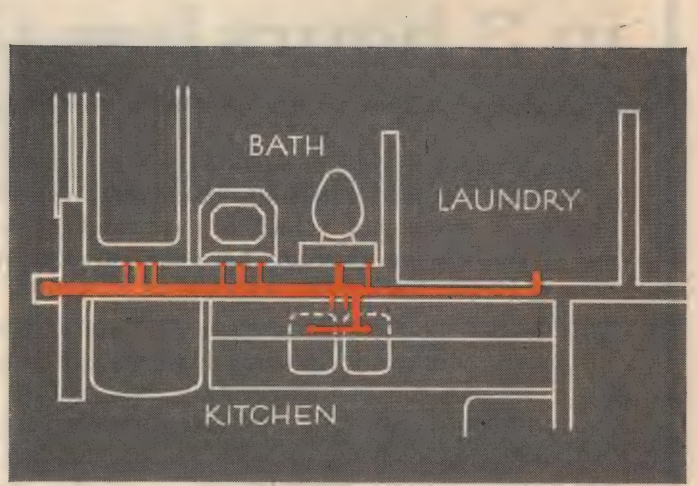
The plumbing wall above saves Midwest Houses, Inc., of Mansfield, Ohio, $100 per house. The reasons are: the use of copper tube, plus prefabrication and planning. All plumbing is above the floor, and the entire double plumbing wall, serving kitchen, bath and laundry, is preassembled off the site. All connections are made with solder fittings on bench fixtures. Copper tube's light weight, 20′ lengths and dependable, quickly-made soldered joints, plus improved working conditions, result in a minimum cost assembly. A plumber has to return to the site only once, to hang and connect fixtures.

Similar savings reports are coming in from all over the country. A Long Island builder uses all copper tube and fittings for water supply and drainage, waste and vent systems. Copper not only saves him money on his preassemblies — it makes prefabrication practical, because the soldered joints remain tight and firm throughout transporting to the site and working into place. And the light weight of the assembled copper sections makes them easier to handle, too.

A New England contractor has compared costs for an all-copper drain-waste-and-vent (DWV) system, assembled *on* the site, with an ordinary ferrous piping system, for the two bathrooms, kitchen and laundry in his homes. Savings with copper — $10 on materials, $49 total. Another reports an $84 overall saving on copper water and drainage lines for a 1½-bath, 7-room house. Another shows $39 saved on DWV alone in each 1½-bath, 6-room house.

Of course, these figures can't include the intangible savings of simplified wall construction (a 3″ DWV tube, with fittings, will fit into a standard 4″ wall), no worries about wrench room, and fewer aching muscles. And when it comes time to sell, copper gives a buyer confidence in a house. He sees copper as *built-in* quality, not just added quality.

To benefit from copper's quality advantages and low installed cost, it is important that your plumbing codes permit the use of Copper Drainage Tube DWV. For technical data and additional information — or for the personal assistance of a qualified field representative to contact code authorities — write The Copper & Brass Research Association, 420 Lexington Avenue, New York 17, New York.



PLAN VIEW shows double plumbing wall with bath fixtures and kitchen sink back-to-back. Sink waste enters below toilet flush tank, which is mounted in wall. The entire plumbing tree is assembled into the plumbing wall and delivered to the site as a unit. Extension of main waste line connects to washing machine in laundry. The portion of the drain outside the house and above the frost line is insulated with foamed plastic.

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in 3 hours less time..."

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Your time and publicity would be better spent in educating those states who do not permit code adoption by reference.

JOHN R KUHNS, *building inspector*
Tracy, Calif.

North Carolina will soon add state-wide building code uniformity to its many other attractive natural resources.

We started drafting a separate uniform residential code for North Carolina in 1956. This state code was completed in April, 1957. Now we are urging North Carolina cities to junk their out-dated homemade codes and accept this uniform statewide code.

We wrote the North Carolina Uniform Dwelling Code using such national standards as the ACI Code and the AISC Manual, by reference. In the absence of a single national standard we had no alternative. Perhaps the results of your six-point program will remedy this situation.

You may be assured our association will welcome a national standard. Our only kick is that you should have started sooner.

JAMES B BELL, *ass't chief building inspector*
Building Inspector's Assn, NC.

Where can we get copies of the National Plumbing Code, the National Electrical Code, and the most suitable performance type construction code? What would it cost to get these codes to study?

We are a small town with terrific growing pains.

EVELYN L WHITE, *town clerk*
Altoona, Iowa

The National Plumbing Code is available from the American Standards Assn, 70 E 45 St, New York City 17, NY, for $3.50. The National Electrical Code can be obtained from the National Fire Protection Assn, 60 Batterymarch St, Boston 10, Mass. Price: $1. The New York State Building Code, a good performance-type code, is available free from the NY State Building Code Commission, 1740 Broadway, New York 19, NY.—ED.

We are generally opposed to any code. A conscientious builder does not need a code as he will build well anyhow; and an unscrupulous builder will be both shoddy and dishonest even under the best code. The best code is the control exercised by the lender who has his money tied up in a house.

WILLIAM H ROSS, *secretary*
Marietta (Ohio) HBA

I was very pleased to see the interest that your magazine has taken in the building code field. The more understanding there is in the purposes and aims of building codes the easier the job of the building official will be. But I find myself in almost complete disagreement with your 6-point program.

I believe that it would behoove your group to expend their efforts in the more basic problem of determining the case of why municipalities and other governing units have failed to take advantage of the modern standards which would be applicable to their particular section of the nation.

ALTON T RIDDICK, PE, *building official*
Columbia, SC

continued on p 74

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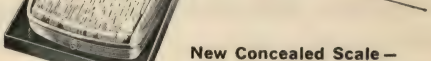

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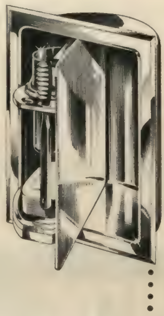

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Letters

We heartily agree with any effort to simplify the present outmoded, overlapping and innumerable residential building codes which hamstring a residential builder and contribute to unnecessary costs. When the man on the street realizes that one billion dollars is wasted on conflicting residential building codes and that this affects his own pocketbook he will demand code reforms.

Frank J Schantz, *president*
Schantz Homes
Rochester, NY.

Right now we are trying to rewrite the Rockford code which dates back to 1923. Our problem has been very accurately pinpointed in your article, for we are trying to revise the entire code, rather than just the part that applies to homebuilding, and, therefore, are running into tremendous difficulty.

Our local difficulties have been with the labor unions and material manufacturers. There has also been opposition from such subcontractor groups as the electricians and plumbers. It appears that these groups have a vested interest in the present code, and are against any changes. They have not come out in the open and said as much, but they have done a good job of dragging their feet toward getting any real concrete action.

Our local experience makes me think that the proper place to start is on a national level and not a local level. If there is opposition on a national level, I cannot see how a community our size can make headway within itself.

Marvin B Myers
Auburn Construction Co
Rockford, Ill.

Our advice to Rockford is to adopt the best available model codes without any change.—ED.

I agree wholeheartedly on the need for codes. At the present time our committees developing building and electrical codes are using BOCA Code and the National Electric Codes as guides. These two committees have a total of 15 members and I would like very much to have copies of this Round Table Discussion to distribute to each member. The information contained in the booklet will prove valuable, I know.

A L Richardson, *building inspector*
Columbia, Mo.

We are fully in accord with your thinking, and it has been brought to our attention many times that a divergent code is not good business either for the municipality enforcing it or the builders operating under it.

Milton H Guernsey, *building inspector*
Escondido, Calif.

I heartily appreciate the keen interest and substantial activity which you and your organization have shown in this problem. It has been a real service in bringing the problem to the foreground.

Paul E Baseler, *executive secretary*
BOCA

Over 100 communities served by this agency have adopted a nationally recognized building code and others are considering it. Greater uniformity of building codes is helpful to builders, developers, buyers, and lenders.

W P Edmonson, *assistant director*
Detroit Regional Planning Commission.

continued on p 76

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Letters

Slum taxation

You are to be congratulated on the article in your June issue entitled, "Stop subsidizing high prices for slum land by undertaxation." This is most assuredly an essential first step if we are to solve our housing problems and many others of an economic nature in a realistic manner.

R M Dreyfuss
New York City

Dick, meet Rip

I was somewhat startled to see the picture with my name below it in the September issue of H&H. It is not my picture, although there is a slight resemblance.

B M Radcliffe
Associate professor
Michigan State University

The face we ran in September was Richard Radcliffe of the University of Wisconsin. The face we should have run (above) is B M (Rip) Radcliffe of Michigan State.
ED.

Hats off to us

House & Home is the most valuable magazine I have ever seen for any industry. I have gone back and looked up many of the back issues but it seems to me that each issue is better and more valuable than the one preceding it. I just wonder how long you can keep that up.

G J Stout
Research Associate in
Mechanical Engineering
Pennsylvania State University

We consider H&H to be one of the most useful publications relating to the building industry. It is progressive, factual and very well written, the best of its type. Our home builders are busy people. Few have time for extensive reading. Yet I know many are subscribers of yours.

H A Lind, *executive secretary*
Mid-Florida HBA

I wish to take this opportunity to tell you that you have perhaps the finest trade journal I have ever read. The usual trade magazine is very superficial in its contents and more of an advertising medium than your magazine. I also happen to own two motels and your article on that subject was more accurate than any I have seen in any of the leading motel magazines or any miscellaneous articles in Fortune, etc.

Roy Pelletier
Phoenix

I am looking forward to a renewal when the time comes; yours is a wonderful magazine and the brokerage profession is fortunate to have such wonderful information available.

Marie Hefley
Marie Heflev Homes
Oklahoma City

I have never been more pleased with any money spent than that spent for my subscription to House & Home magazine.

Ralph Clark
Midwest Real Estate
Dixon, Ill.

Walter Daran

ART STAFFERS are (l to r) Art Director Jan White, Joan Rainaud, Natalie Forsberg, Clifford Smith, and Mary Villarejo. Their story is . . .

The story behind the blueprints

Dear Subscriber:

This month my first idea was to write you about the thousands of miles our editors traveled to find the 24 quality houses shown in this issue—and about the hundreds of houses they studied and restudied to make their final selection.

But the writers insist that this is not their issue; they say this is really the Art Department's issue, so this month I should tell you a little about the people who did the work in our Art Department and the midnight oil they burned to make sure our blueprints give you just the details a professional would want to study and our photographs show you just the angles a professional would want to see. (The issue brings you 105 photos, 31 plans, 55 elevations, 116 working details.)

Our art editors learned the hard way that photos and blueprints seldom match. So for this month our art staff had to check hundreds of working drawing details against hundreds of pictures. They had to make sure doors swung the right way into a room, that windows were located on a plan where they were built into the house. One draftsman spent one whole day re-drawing a roof plan to match the quite different details that turned up on some late-arriving pictures. Average time for lettering each plan was one full working day; one house whose fine details and meticulous drawing were virtually without a dimension took twice as long.

All told, it took more than four days of somebody's work to get each blueprint spread ready for the engraver.

Heading the art staff that takes these problems sitting down—over drafting tables and layout counters—is Jan White. Jan holds two architectural degrees, a Bachelor's from Cornell, a Master's from Columbia, spent three years at London's renowned Architectural Association School and a year with a New York architectural firm. He blends this professional design training with a sound journalism background; he took all his elective hours at Columbia in journalism, got two years' graphic communication experience with the Army Chief of Information's Exhibit Unit.

White's chief assistant is Clifford Smith, a one-time sculptor, who turned to typographic and graphic design. Cliff studied at London's Central School of Art, then managed the advertising department of Britain's largest publishing house. He came to the US to practice book design. He brings to HOUSE & HOME a thorough knowledge of type and layout.

The crisp drawing and lettering of the prints is largely the work of Natalie Forsberg, graduate of the Yale School of Fine Arts, who developed a sharp eye for detail working in New York's famed Bertha Schaefer Gallery. To help her on this big issue we brought in high caliber talent from outside; Joan Rainaud, a Yale classmate of Natalie's, who designed and built houses in Florida, and Mary Villarejo, a former HOUSE & HOME art assistant who had lately been doing architectural renderings for Builder Wallace Johnson in Memphis.

Last year the Associated Business Papers gave our November Blueprint issue one of its two top awards for the finest graphic presentation in any industry magazine. We all think this year's presentation is even better.

Sincerely,

Perry Prentice

Editor & Publisher

New from RHEEM-RICHMOND

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from black-and-white photo
by Robert L Scott
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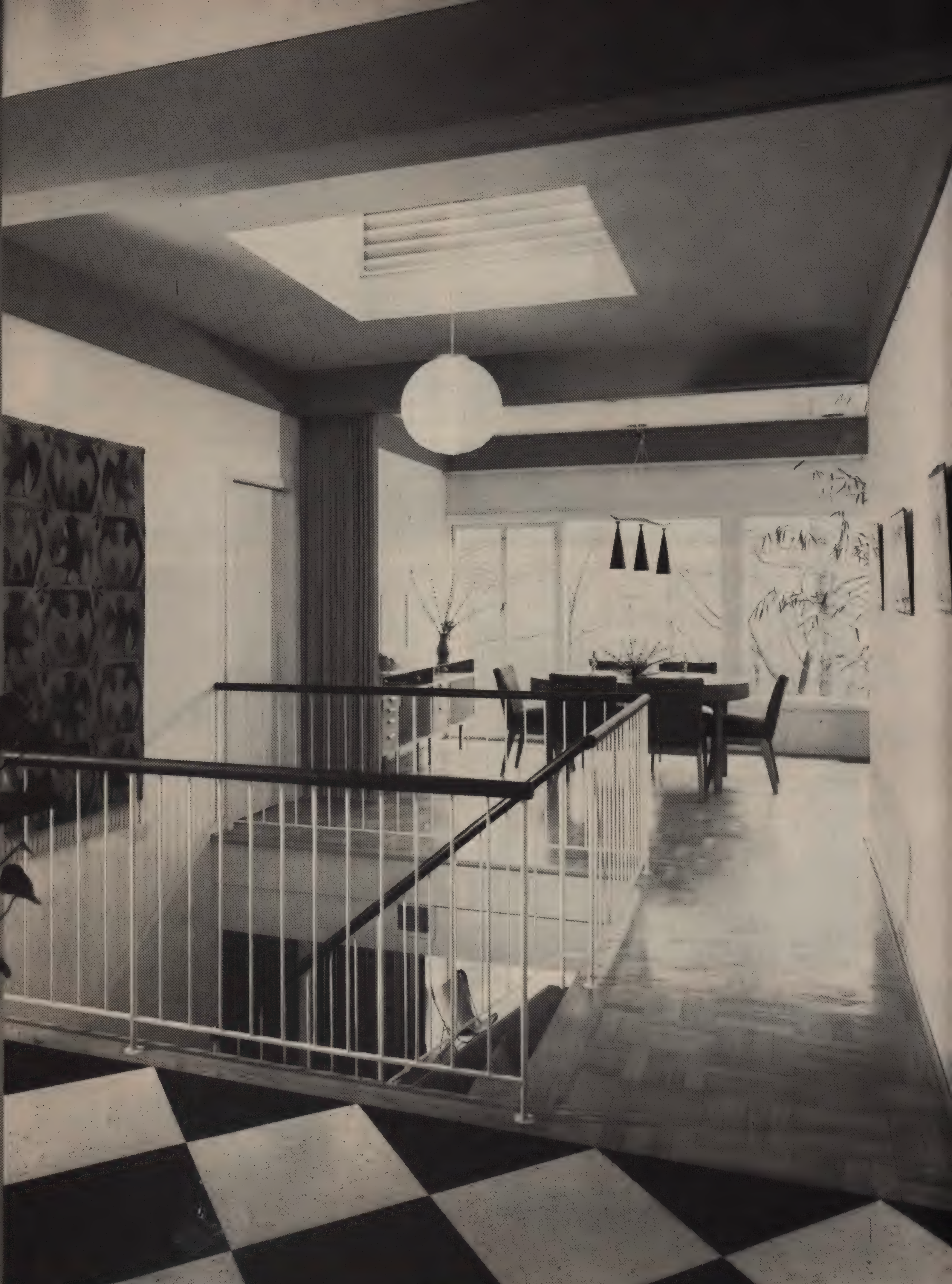


YOU ARE LOOKING into a quality house in Washington, DC. Architects: Satterlee & Smith. For more pictures and details, *see p 92.*

Now is the time to sell

THE QUALITY HOUSE

Seven years ago it made no sense even to talk of a volume market for quality houses

Seven years ago, when House & Home was started, there was still a shelter shortage to work on—a shelter shortage that still assured a ready market of first-time buyers for all the low-cost little houses the industry could build.

And seven years ago the government was still stacking the cards against quality—stacking them so high that most smart builders were trying to squeeze their prices down under FHA's $8,000 breakpoint, even if that meant stripping away every sales appeal except price.

But that was more than eight million new houses ago. It was also four FHA Commissioners ago. And eight million new houses and even one new FHA Commissioner can make a tremendous difference in what kind of house is in short supply, what kind of house the public can buy, and what kind of house the government will help the industry sell.

Today the whole market is changed and the whole FHA policy is changed—but not enough builders, not enough realtors, not enough dealers, not enough appraisers, and not enough lenders realize how great the change has been. So too many builders still have their eyes glued to yesterday's market, too many realtors are still trying to sell yesterday's market, and too many lenders, as usual, would rather finance the kind of house that sold well yesterday instead of the kind of house that will sell well tomorrow.

Today, quality is the key to a great new volume market, so quality is the one most important new thing to talk about, to read about, to think about—to plan, to build, to learn to sell.

For today, thanks to those eight million new houses built since seven years ago, the shelter shortage is gone. In almost every market there are plenty of good used houses to meet the need of first-time buyers who can't afford a good new home—and used houses the country over are outselling new houses three to one. Around most cities those good used houses are priced a lot lower than today's

Robert C Lautman

builders—paying today's wages and today's material prices—can build cheap new houses to compete with them.

Today two new houses out of three are bought by second-time buyers—families trading up from the cheap houses they bought when they could afford nothing better, families whose trading-up is vacating at least 600,000 lower-priced houses a year for first-time buyers to buy and live in until they, in turn, can trade up to a better home.

And today the federal government has stopped putting the heat on the industry to build more and more houses too cheap to be good. Today FHA has knocked down all but two of the government roadblocks that made quality houses so hard to sell as late as 1954—and FHA Commissioner Mason hopes to get those two remaining roadblocks cleared away early next year.

So let's look at the record. First . . .

Let's look at the change in FHA

THEN	NOW
As late as 1952, FHA required over six times as much cash to buy a $12,000 house as to buy an $8,000 house. In 1954 it still took $2,400 cash to buy a $12,000 house.	Today FHA requires only $120 more cash to buy a $12,000 house than to buy an $8,000 house. In fact, it takes only $405 cash to buy a $13,500 house!
As late as 1957 FHA, as often as not, required twice as much after-tax income to buy a $12,000 house as to buy a $9,000 house. For every $1,000 added to the price of the house above $9,000, FHA required another $1,000 a year income to buy it.	Today Commissioner Mason has cut the FHA income requirement above the $9,000 price level in half. FHA requires no more income to buy a $15,000 house today than FHA required to buy a $12,000 house in 1957.
As late as 1957 FHA was keeping air conditioning out of builders' houses by requiring $2,000 more income to buy a house with air conditioning than to buy the same house without air conditioning—$1,000 of this added income to cover the $100-a-year added cost of operation.	Today Commissioner Mason has directed all FHA offices to require no additional income at all to cover the operating cost of cooling.
As late as 1957 FHA was discouraging the use of quality materials by requiring $500 to $1,000 more income to cover the $500 to $1,000 added cost of the better materials—even though their lower maintenance would make it cost less rather than more to live in the house.	Today Commissioner Mason has directed all FHA offices to discount the extra cost of better materials in figuring credit requirements; ie, to require no more income to buy the better house.
As late as 1957 FHA was discouraging the sale of completely equipped houses by requiring roughly $500 a year more income for each $500 added to the price of the house to pay for appliances and other equipment.	Today FHA's new credit requirements completely disregard the cost of appliances, etc, bought under the package mortgage. If a family has enough income to buy the house *without* the added equipment, FHA will let it buy the house *with* it.
As late as 1954 FHA still required twice as much cash to buy a used house for $4,000 as it required to buy a new house for $8,000. This made it impossible for first-time buyers to buy a used house and made it hard for second-time buyers to get their equity out of their old house for the down payment on a better new home.	Today the FHA mortgage pattern is the same for all good houses, old or new.

Here are two more changes still in the works

As late as 1954 FHA had no program at all to help builders finance a trade-in plan to help second-time buyers trade up to quality homes.

HHFA and FHA are trying to streamline the trade-in financing plan set up in the 1954 housing act. This new plan suggested by NAHB Past President Dick Hughes, would let builders borrow 82.45% of the appraisal value of the trade-in house (ie, nearly 100% of the builders' acquisition cost) and let the ultimate buyer borrow 97% on the same mortgage.

In 1954 architects, builders, lenders, and appraisers at a HOUSE & HOME Round Table protested that the FHA appraisal procedure was loaded against quality at every step.

Commissioner Mason has just named a top-level advisory committee (representing all branches of the industry as well as consumers) to recommend how FHA valuation methods can be improved to encourage quality construction with quality products.

When FHA completes these two final changes, and when all local FHA offices fall in line to make them work, homebuilders should have clear sailing to the quality market. Then the industry's only problem will be to learn to sell quality as smartly and successfully as it has up-to-now been selling terms.

And now just look at the market

Says Homebuilding's No. 1 Economist, Miles L Colean:

Today there are roughly 31 million family-sized homes priced low enough for the purse of the less-than-15 million non-farm families which FHA will not qualify to pay as much as $12,500—ie, the less-than-15 million families whose income is less than $5,000. But . . .

Today there are only eight million family-size homes priced for the purse of the 23 million-plus non-farm families which FHA would qualify to pay more than $12,500 for a better home, and there are less than three million family-sized homes priced for the purse of the 11 million-plus non-farm families which FHA would qualify to pay more than $17,500 for a still better home.

So there is a surplus of nearly 16 million cheap houses that people can now afford to move out of; and there is a shortage of more than 15 million better homes that people could now afford to buy—if only the industry knew how to sell them.

So here is a shortage of quality homes even bigger than the shortage of shelter right after the war.

Here is a brand new market opening up—a brand new market twice as big as the market the industry has been selling—a market for more new quality homes than all the houses, big or small, that have been built since 1946—a market for at least a quarter of a trillion dollars ($250,000,000,000) worth of quality homes. Here, in brief, is a market that is well worth learning to sell.

So this issue is all about the quality house

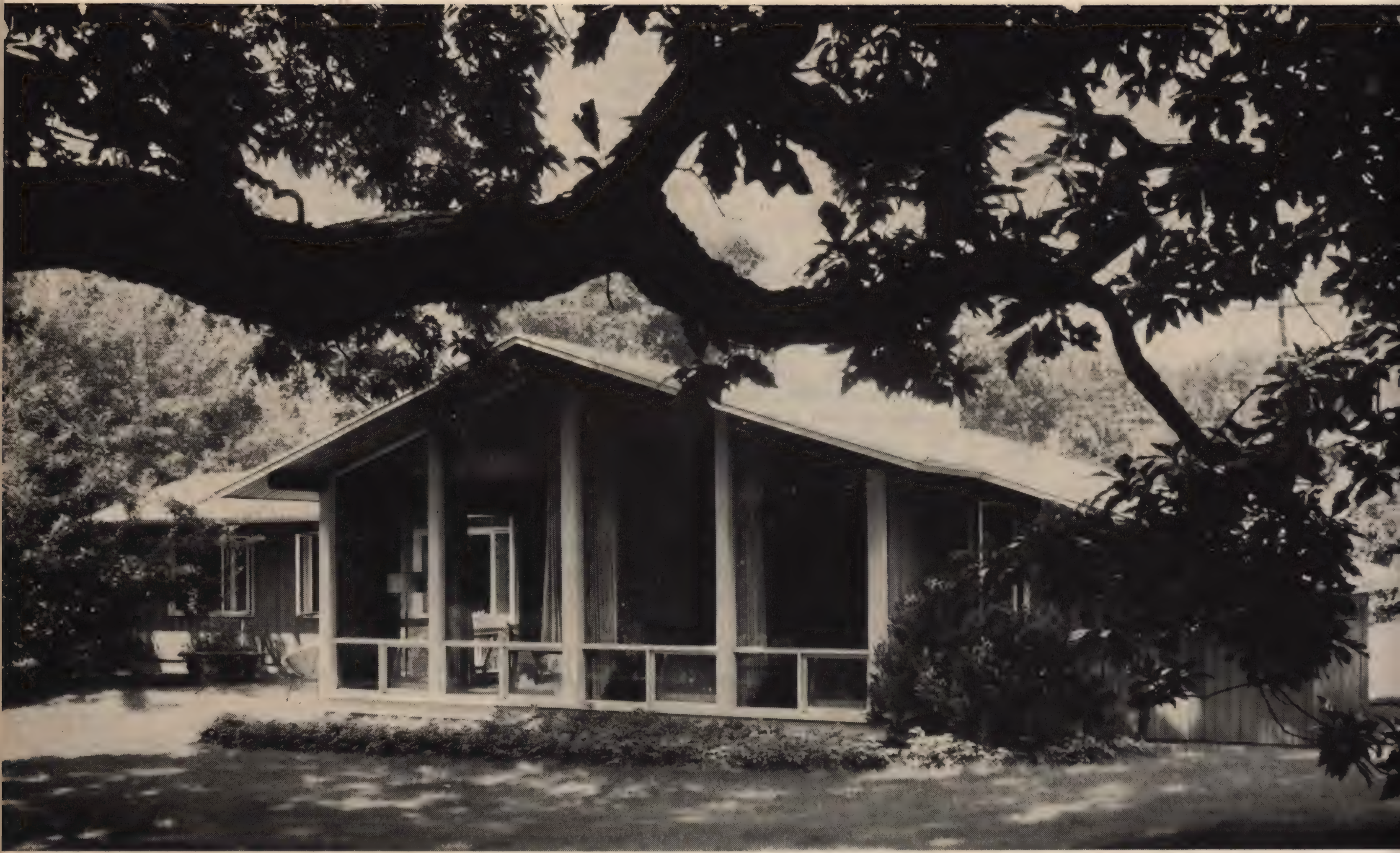
All the houses* in this issue are quality houses, all of them are built with quality materials to quality standards, and all of them will repay careful study by anyone interested in building and selling quality homes.

All of them are well planned; all of them are well designed. Most of them were designed by outstanding architects, including such famous leaders as Ed Stone, William Wilson Wurster, Campbell & Wong, and Royal Barry Wills.

Most of them are sponsored by outstanding builders, including such industry leaders as Bob Gerholz, Fox & Jacobs, and John Long; most of them reflect good teamwork between architect, builder, and supplier to get the cost down and the value up. But regardless of their price tags, all of these houses are rich in ideas that will help you meet the 1959 volume market for quality houses.

---

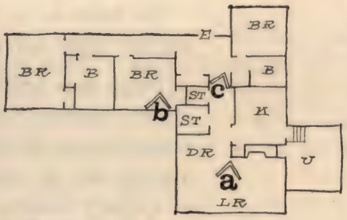
*The presentation for each house is in two parts: 1) photos and text (point from which each picture was taken is shown on a small floor plan); 2) plans and selected details. Square-foot totals are based on out-to-out dimensions of houses—do not include garages, basements, porches, and patios.



REAR OF HOUSE is oriented to focus on huge oak. Utility shed at right serves as buttress, is needed because (see facing photo at right) . . .

1 The big roof: look what it does for this house

SHELTERED FRONT ENTRY is formed by extending the roof out over 6'x11' area and screening area with wood grille. Right: bedroom wing.



Full plan on p 86

Outside, the 4-in-12 pitch roof—with its low eaves and deep overhangs—spreads and lengthens the house and draws it down to the site.

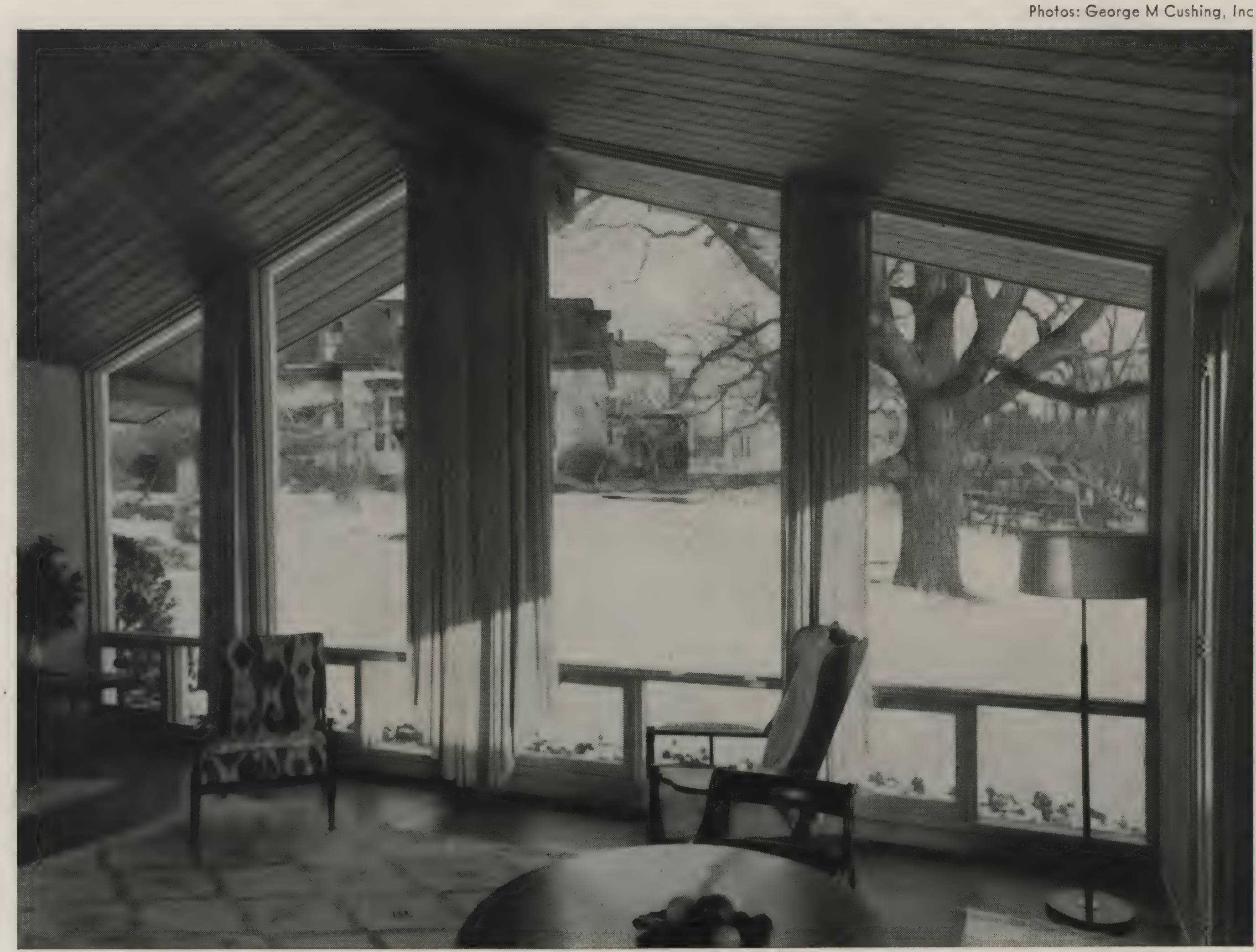
Inside, the sweep of roof deck makes the not-so-large house (1,350 sq ft) seem far more spacious. There are no rafters or tie beams; window framing where the roof deck passes from inside to outside is minimized; bedroom partitions are glass above eye level. So the eye is drawn from room to room and to the outside (see photo top right).

The house also has other interesting features. The siting and, to a great extent, the plan were dictated by a fine old oak tree. The pictures on the facing page show how the living room, bedrooms and even the entrance hall were arranged to look out on the tree.

Despite its limited size, the plan seems to ramble and avoids a feeling of confinement. Two bedrooms are in one wing; the living area is in another wing; and the guest room (or study) is off by itself in a corner.

Contract price of the house was $27,280.

Photos: George M Cushing, Inc



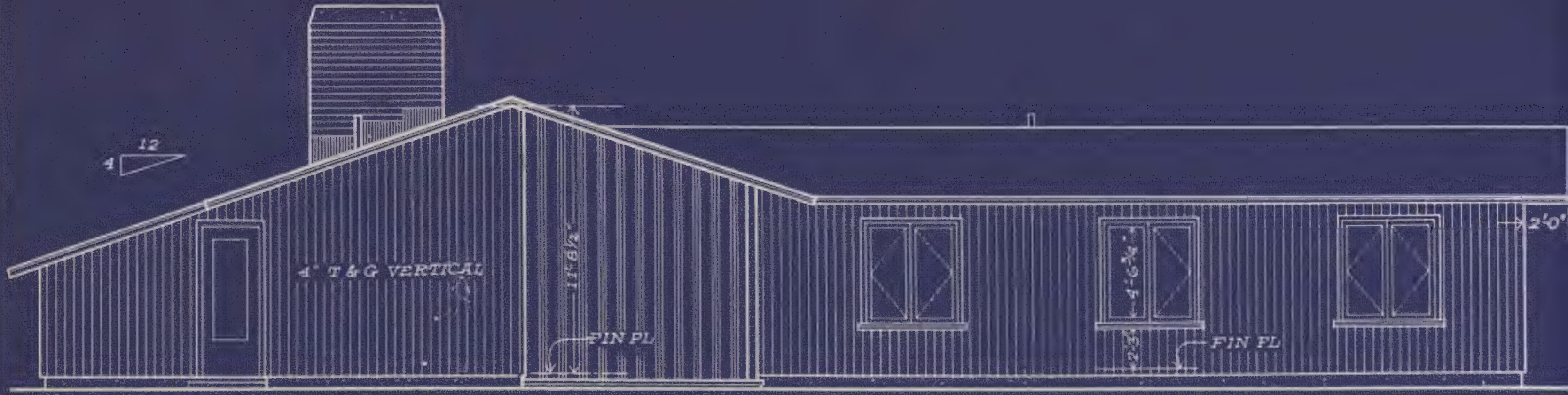
LIVING ROOM ROOF (a) has no tie beams or rafters. Large sections of glass extend from venting units to roof deck (3x6 t&g Douglas fir).

ARCHITECT: *James Lawrence, Jr (Child, Lawrence & Shannon)*
BUILDER: *Hollett Building Corp*
LOCATION: *Medford, Mass*

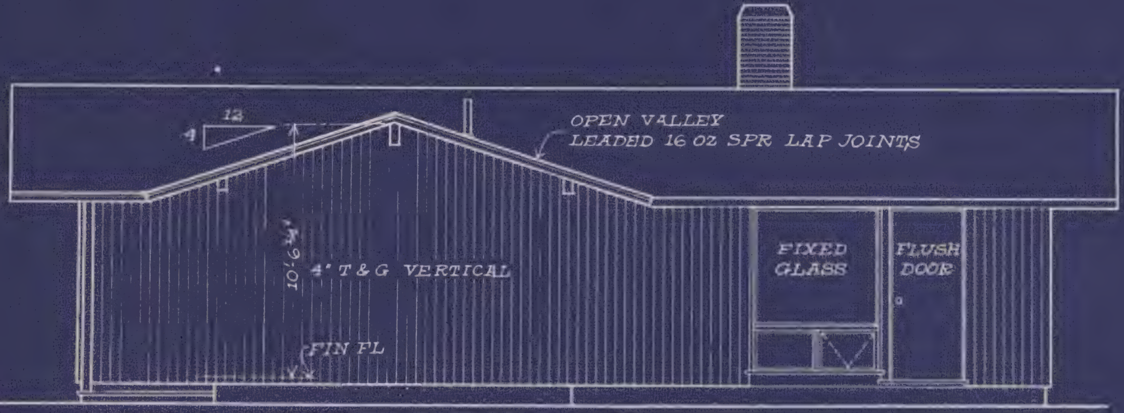
REAR TERRACE (b), seen from bedroom wing, is reached from living room at left. Siding is 4″ t&g redwood; roof is built-up tar and gravel.

Robert L Scott

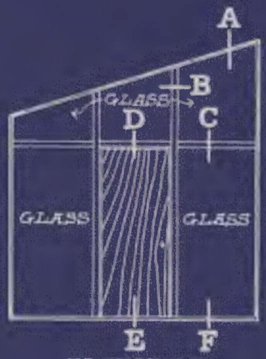
INTERIOR HALL (c) from entry to living room gets interest from continuous, pitched ceiling and view of old oak tree. Left: kitchen door.



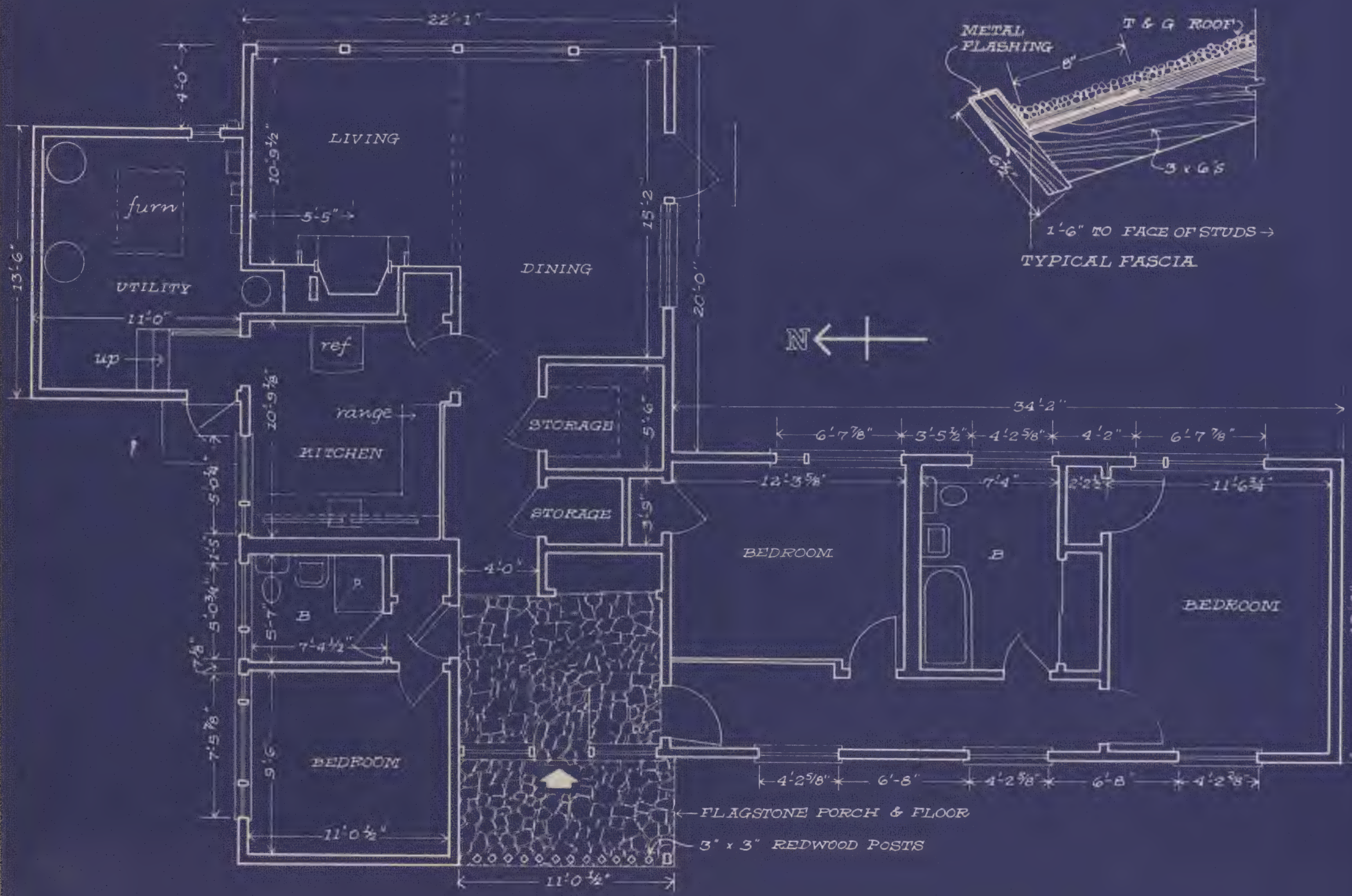
WEST ELEVATION



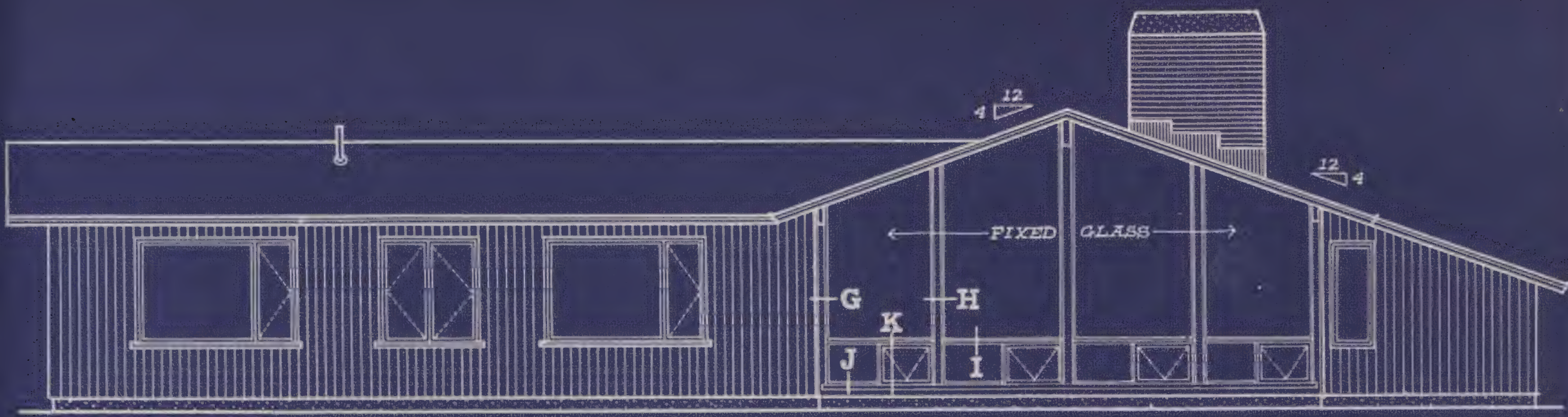
NORTH ELEVATION



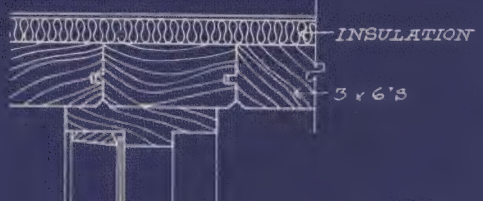
ELEVATION OF ENTRANCE



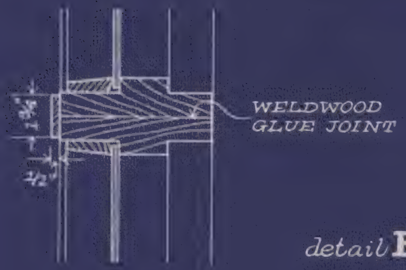
TYPICAL FASCIA



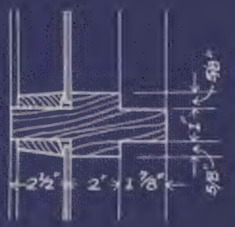
EAST ELEVATION



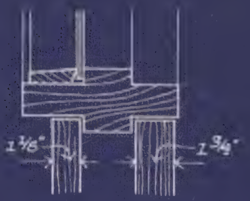
detail **A**



detail **B**



detail **C**



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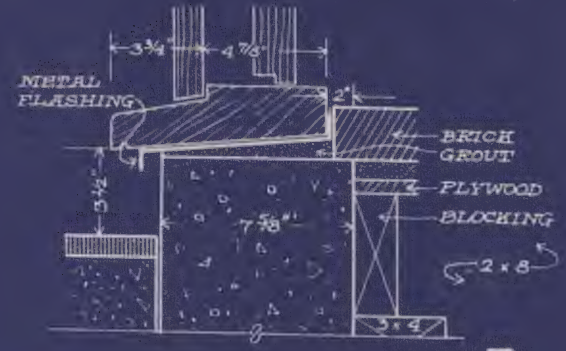

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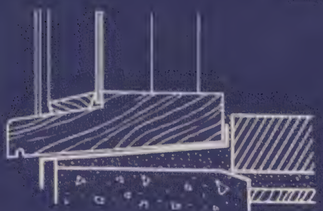

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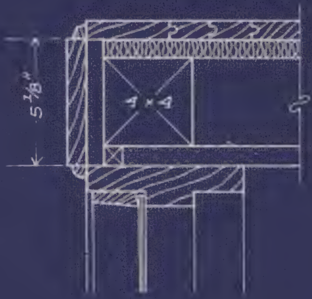

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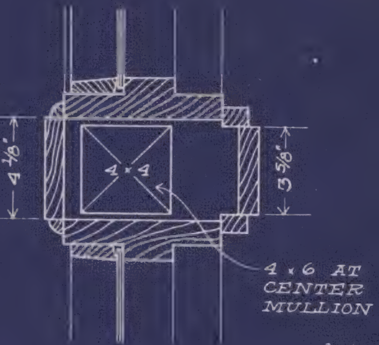

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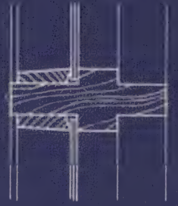
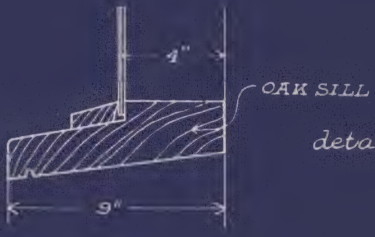


detail **I**



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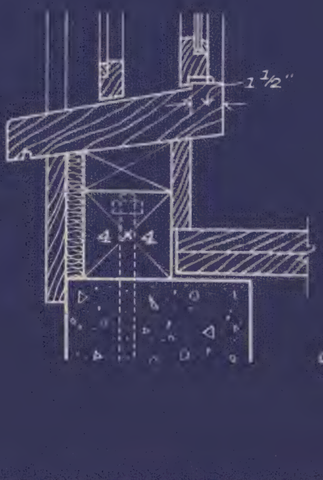
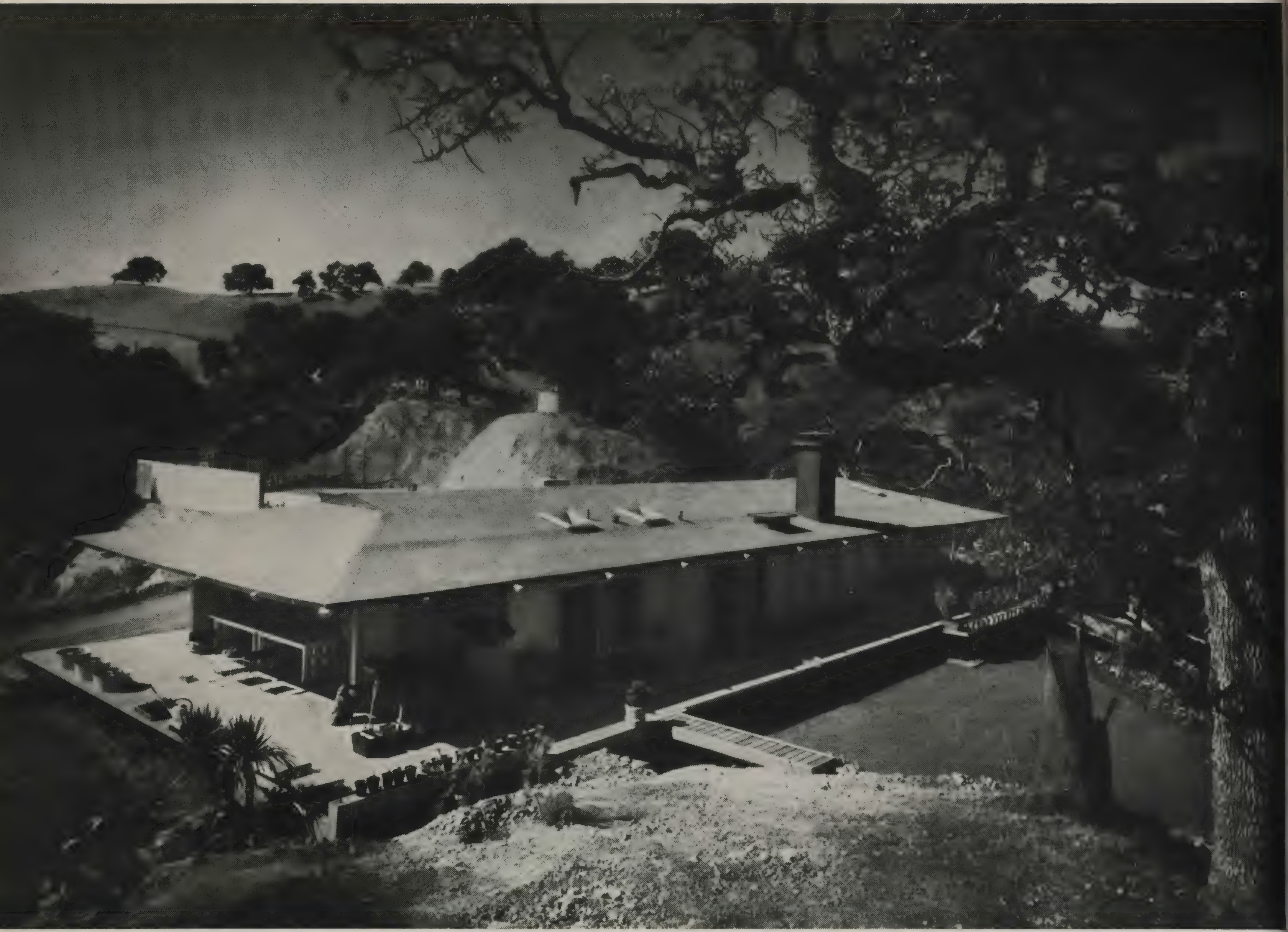


detail **K**

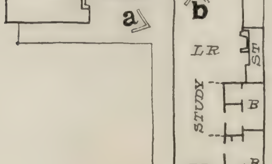
SELECTED DETAILS FROM HOUSE IN MEDFORD, MASS
JAMES LAWRENCE, JR (CHILD, LAWRENCE & SHANNON): ARCHITECT
HOLLETT BUILDING CORP: BUILDER

house
1



REAR VIEW shows deep overhang platform around house, and 1′ ridge extension over hip roof's short end slopes—all typically Japanese.

2 This house reflects the romance of Japan



Full plan on p 90

Its ancient heritage shows everywhere, yet it is contemporary in plan, construction, and materials. And its ideas make sense in a wide range of contemporary designs—not just in houses with an Oriental flavor. Here is why:

1. A wood platform surrounding the house and a large deck provide usable outside space. The platform (see photo above) is at least 6′ deep on all sides. The 17′x17′ deck (upper right, facing page) works as an outdoor living room.

2. The open plan (1,800 sq ft) adds to the feeling of space inside. Except for the enclosed baths and heater room, the interior is one large area (see photo right). Sliding shoji screens divide the area into four sections—kitchen, living room, study, and bedroom.

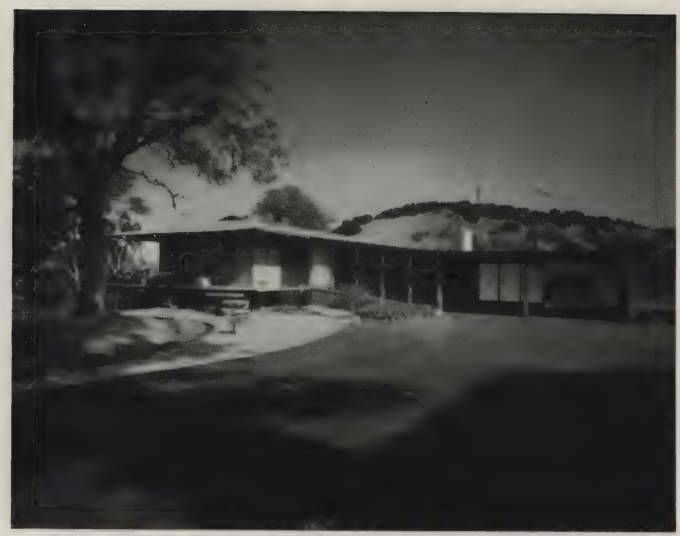
3. The inside materials are left natural. So the interior gains warmth from the soft colors and textures of the trusses, plank ceiling, wall panels, and polished wood floors.

4. Sliding glass doors open one whole wall to the outside platform and deck. The house has only two windows—both in the kitchen. All other outside openings—even in the bathrooms—are through floor-to-header sliding glass.

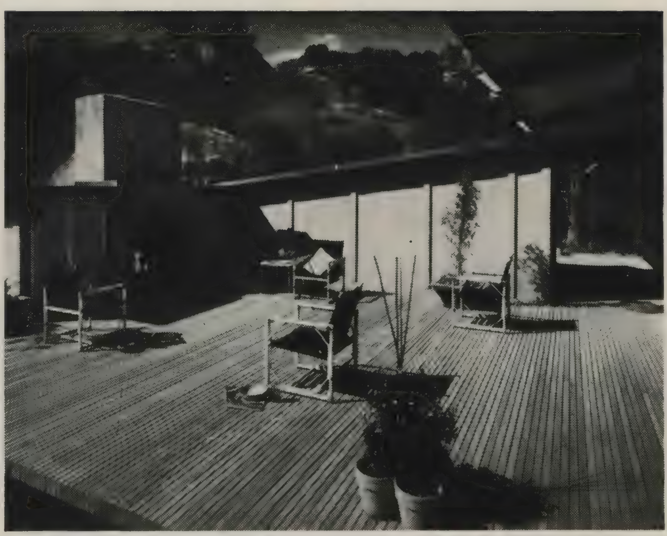
5. Deep overhangs (6′ all around) keep heat and glare off the glass, also shelter the outside platform on rainy days.

6. Wall framing is simple—post and beam on an orderly 8′ unit system and filled in with large panels of glass, plywood, or asbestos board.

7. The foundation is not continuous. Instead it is made up of 6x6 posts anchored atop concrete piers (see details overleaf). Beams, also 6x6s, rest on the posts and support 2x6 subflooring.



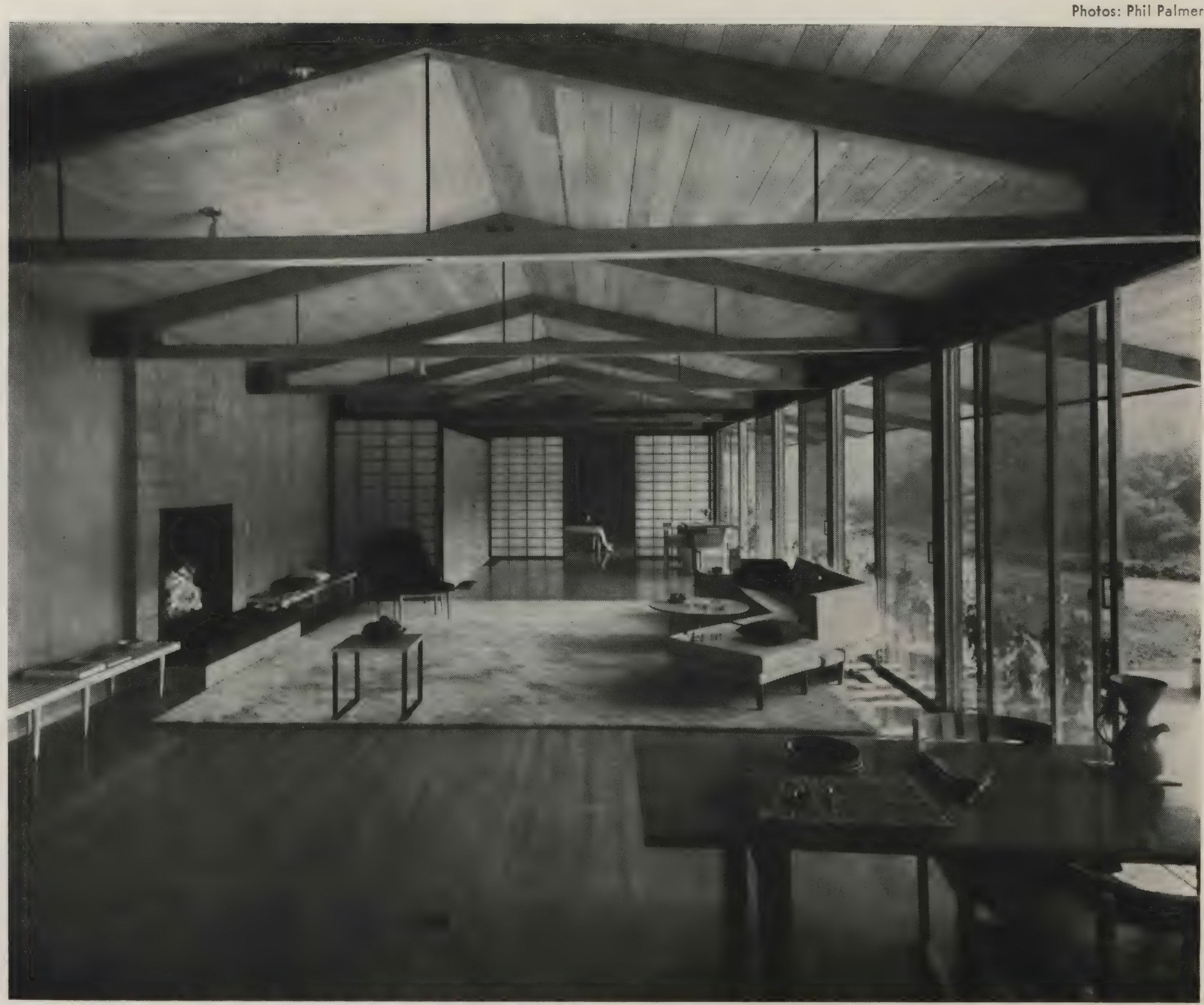
VIEW FROM ROAD shows how carport and enclosed ramp from house hide big deck (photo right) and all-glass wall (below). Obscure glass covers front of ramp, is also used to let light into carport.



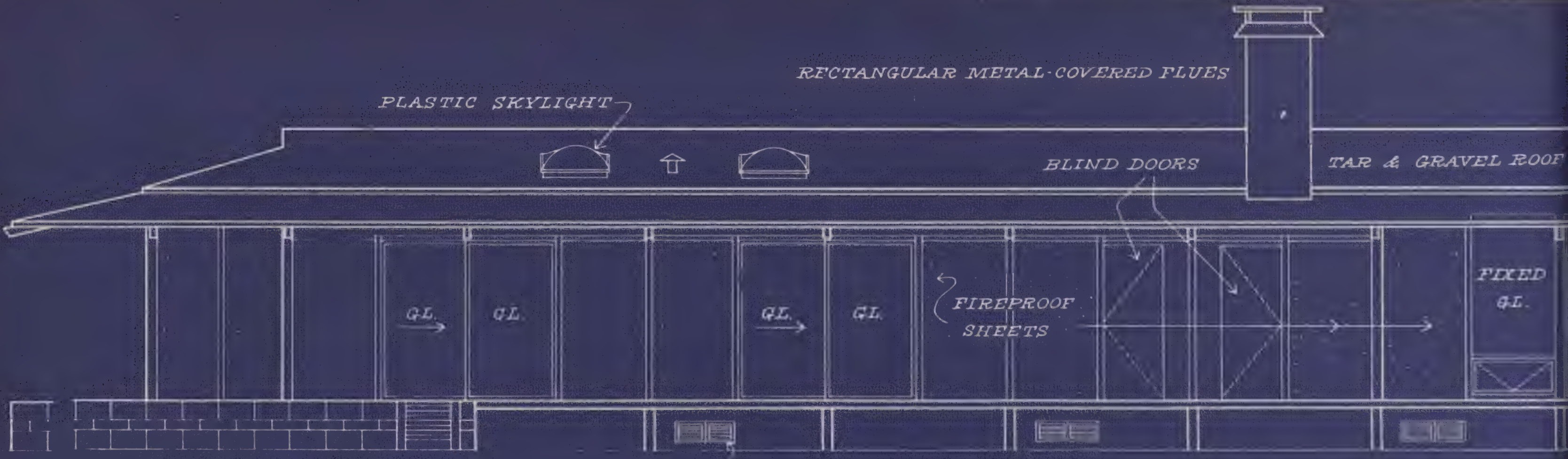
BIG DECK (a) with fireplace is protected on three sides—by carport at left, ramp wall at rear, and house itself, out of photo at right. Floor is 2x4s—on edge and spaced to let water run through.

ARCHITECTS: *Wurster, Bernardi & Emmons*
STRUCTURAL ENGINEER: *William B Gilbert*
BUILDER: *Harold Paige*
LOCATION: *Contra Costa County, Calif*

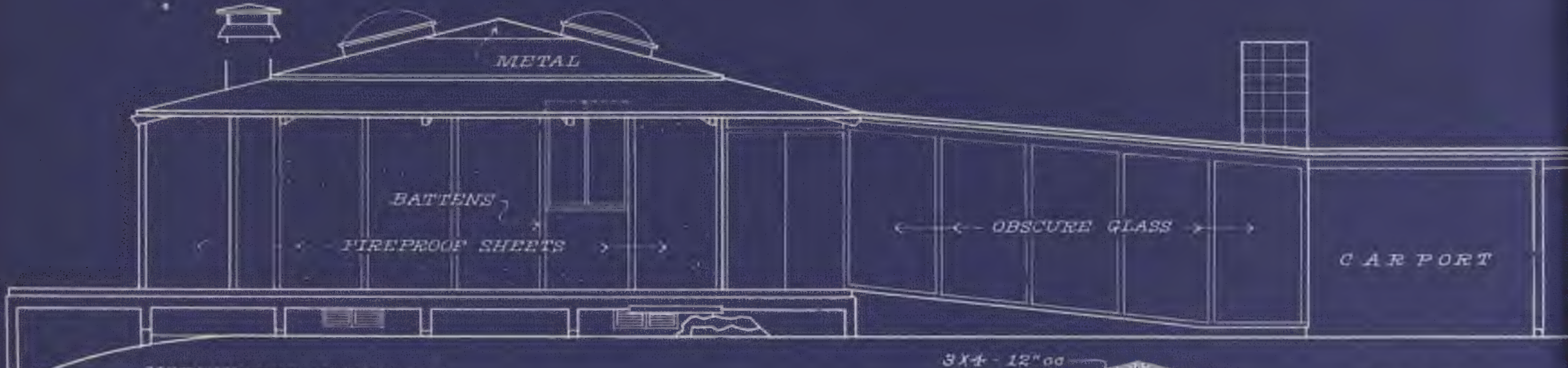
Photos: Phil Palmer



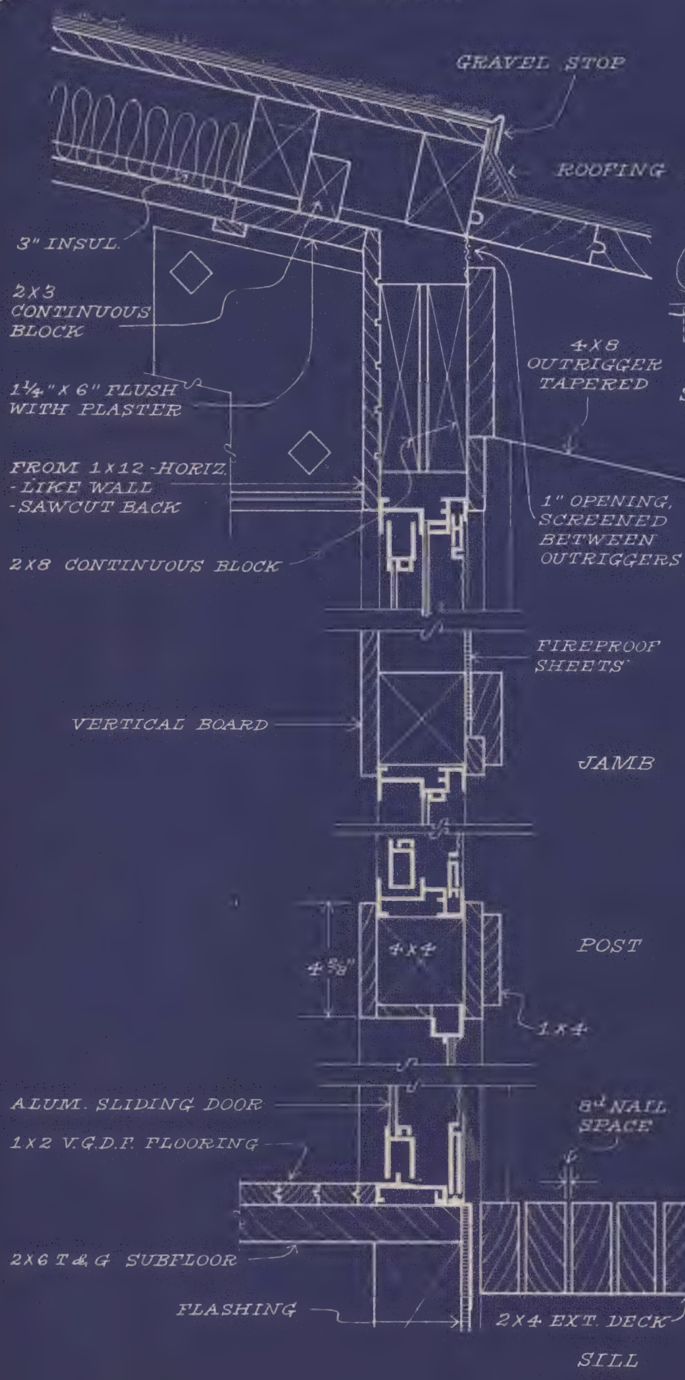
LIVING AREA (b), seen from kitchen, is 32′ long but looks even bigger. Reason: it borrows space from study and bedroom beyond sliding shoji screens at far end, from unbroken ceiling over open trusses, and from outdoors through sliding glass wall sections. Trusses above shojis are glazed to block sound without marring sweep of ceiling. Vertical rods in trusses support light (4x4) tie beams and shojis.

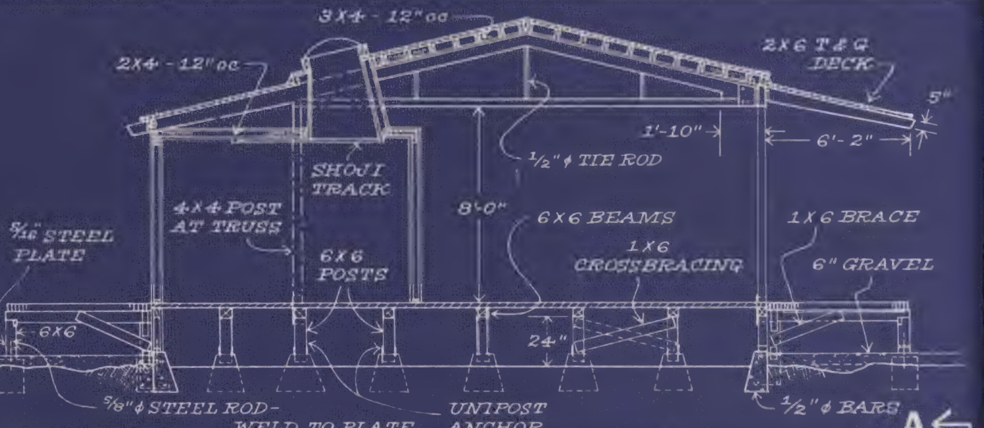


NORTHEAST ELEVATION

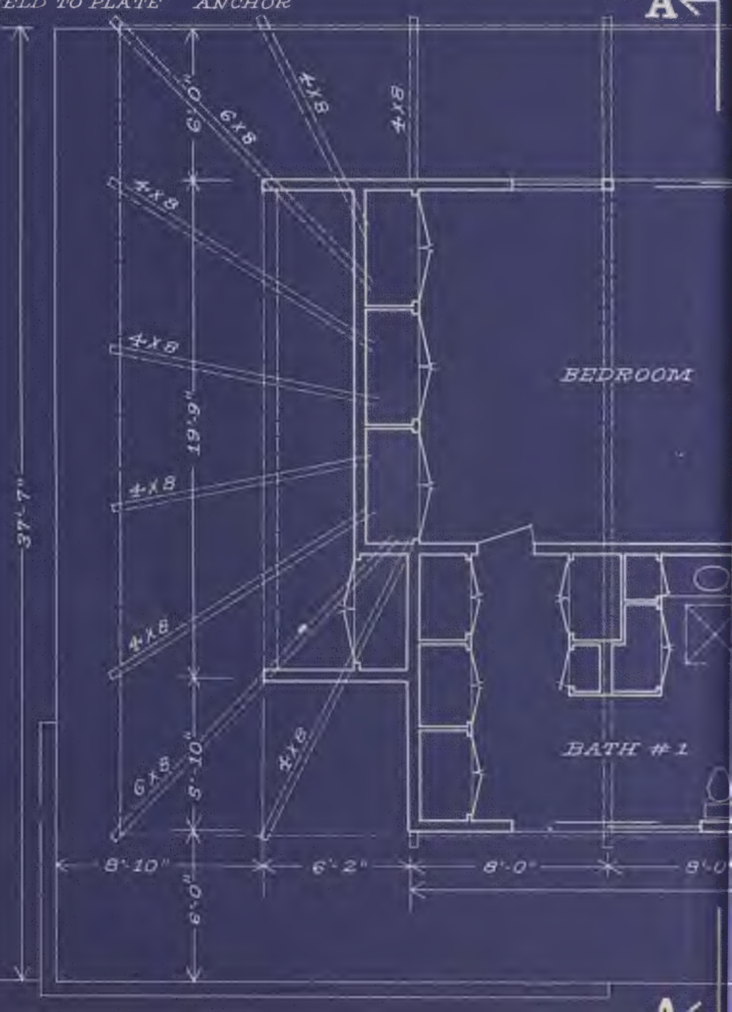


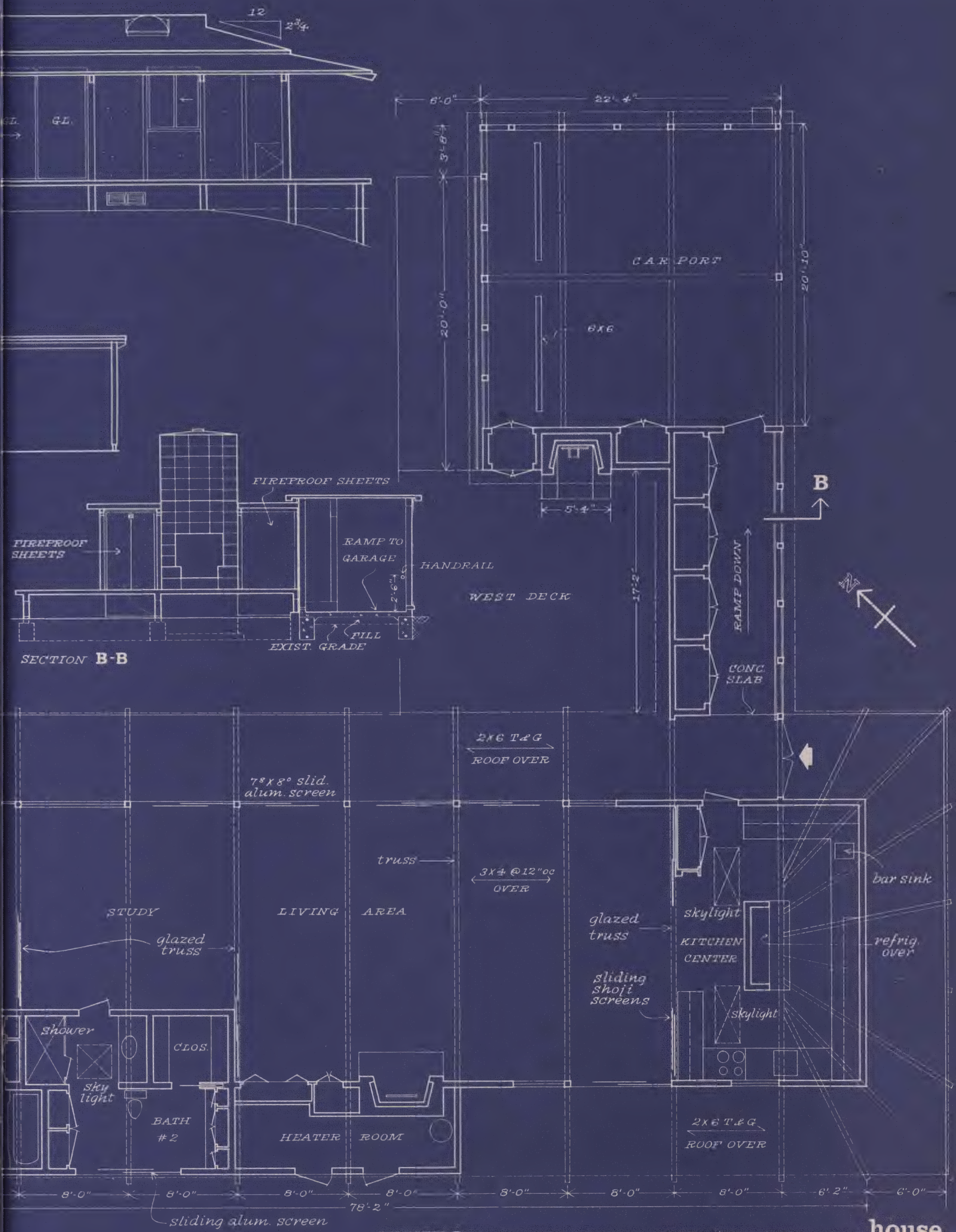
NORTHWEST ELEVATION





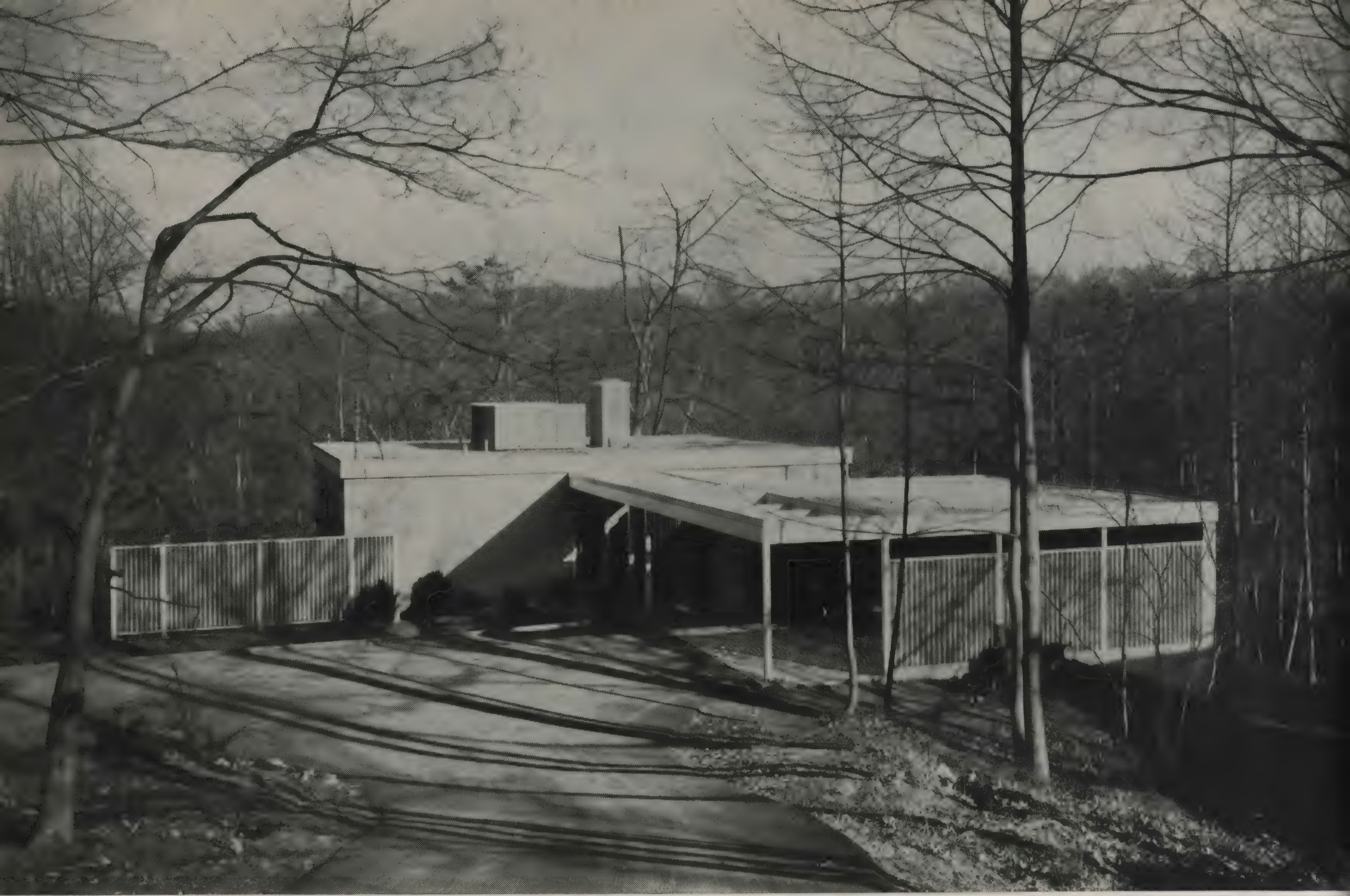
SECTION A-A





SELECTED DETAILS FROM HOUSE IN CONTRA COSTA COUNTY, CALIF
WURSTER, BERNARDI & EMMONS : ARCHITECTS
WILLIAM B GILBERT : STRUCTURAL ENGINEER
HAROLD PAIGE : BUILDER

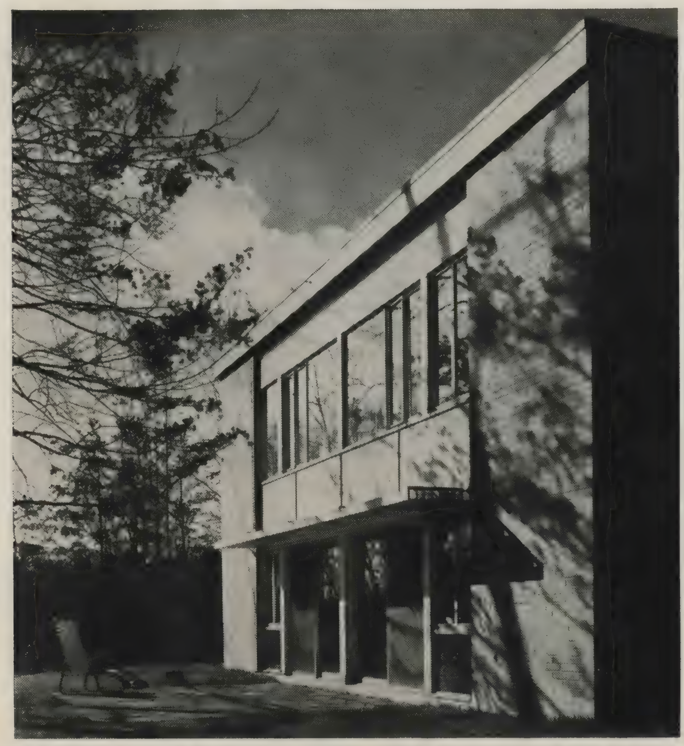
house 2



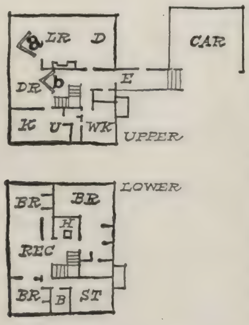
UPHILL SIDE faces driveway. Carport and entry walk add length to almost square house. Boxlike structure on roof encloses fans, skylight.

3

A fresh idea for hillsides: here is how it works



DOWNHILL SIDE faces yard. Sliding glass doors open large ground-floor playroom to the terrace. Band of windows on second floor opens combination dining and sitting room to view.



Full plan on p 94

This hillside house differs from most others because:

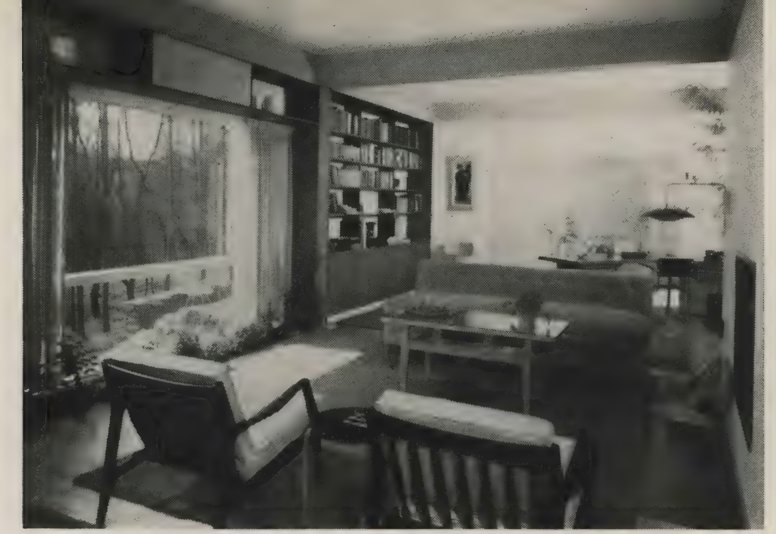
1. It is nearly square (33'x40')—not strung out across the slope.
2. Its rooms are arranged around a skylit stair hall (photo right)— not lined up in a row.

Result: a neat, efficient plan. The entry opens into the stair hall, thus seems bigger than it is. Yet, since all rooms work off the stair hall, the traffic area is compact. Most of the upper-level rooms—the study, living room, dining-sitting room, and the kitchen—are open to each other, allowing freedom of movement and flexibility in use of space. Yet the upper-level guest room and the lower-level bedrooms are isolated from the living area and from each other. (But the two smaller bedrooms can be opened through Rolscreen folding doors to the playroom.)

Both levels offer outdoor living. Upstairs there is an outdoor dining spot next to the kitchen and a private patio—screened by the entry fence and carport—off the study. Downstairs the master bedroom and playroom open through sliding glass to separate terraces.

The exterior finish is simple—common brick walls painted a light gray-green and set off by white trim and a strong white fascia line. The house is big, has 2,640 sq ft of space. Its contract price: $41,684.

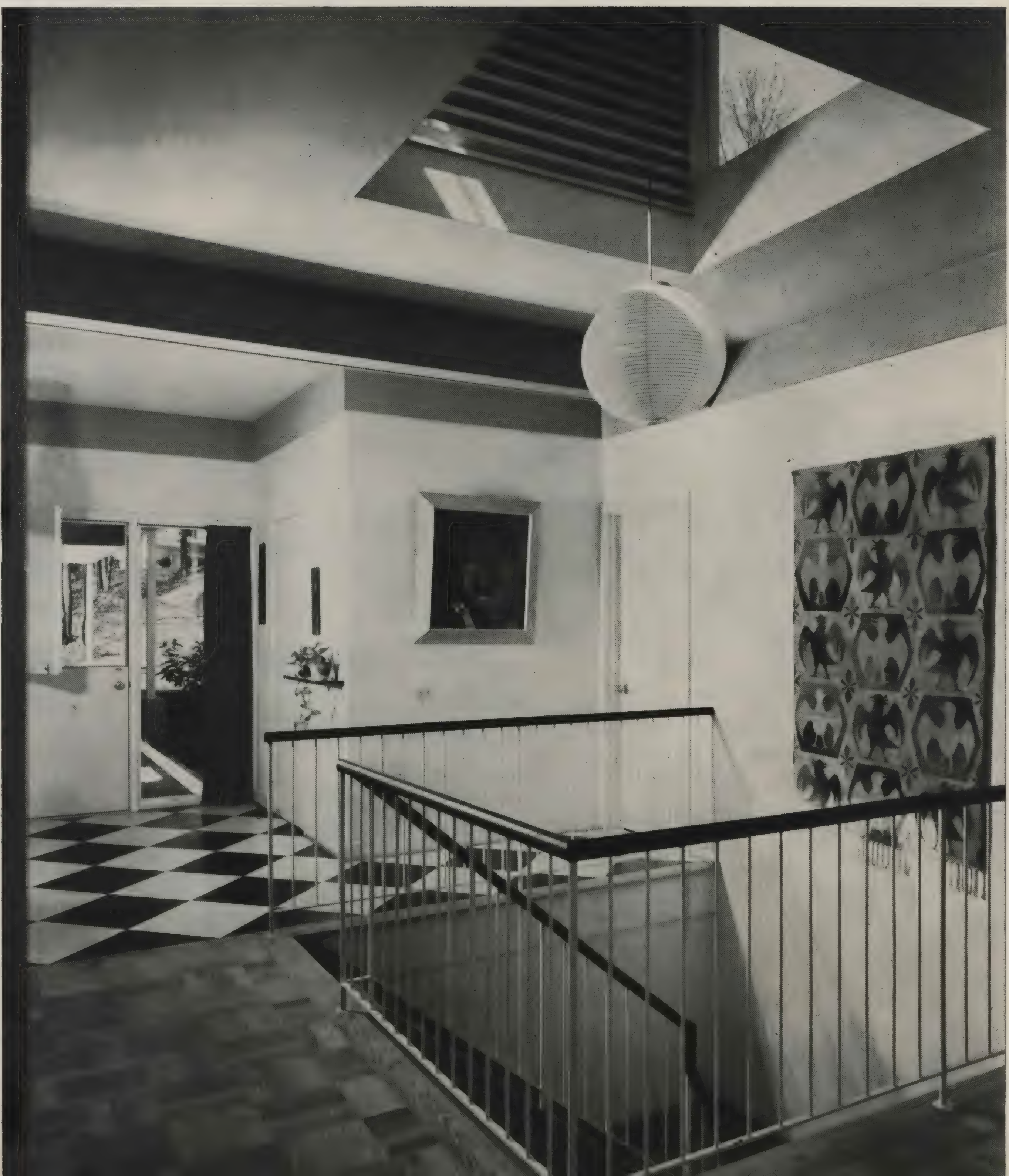
ARCHITECTS: *Satterlee & Smith*
BUILDER: *Stirling Construction Co, Inc*
LOCATION: *Washington, DC*

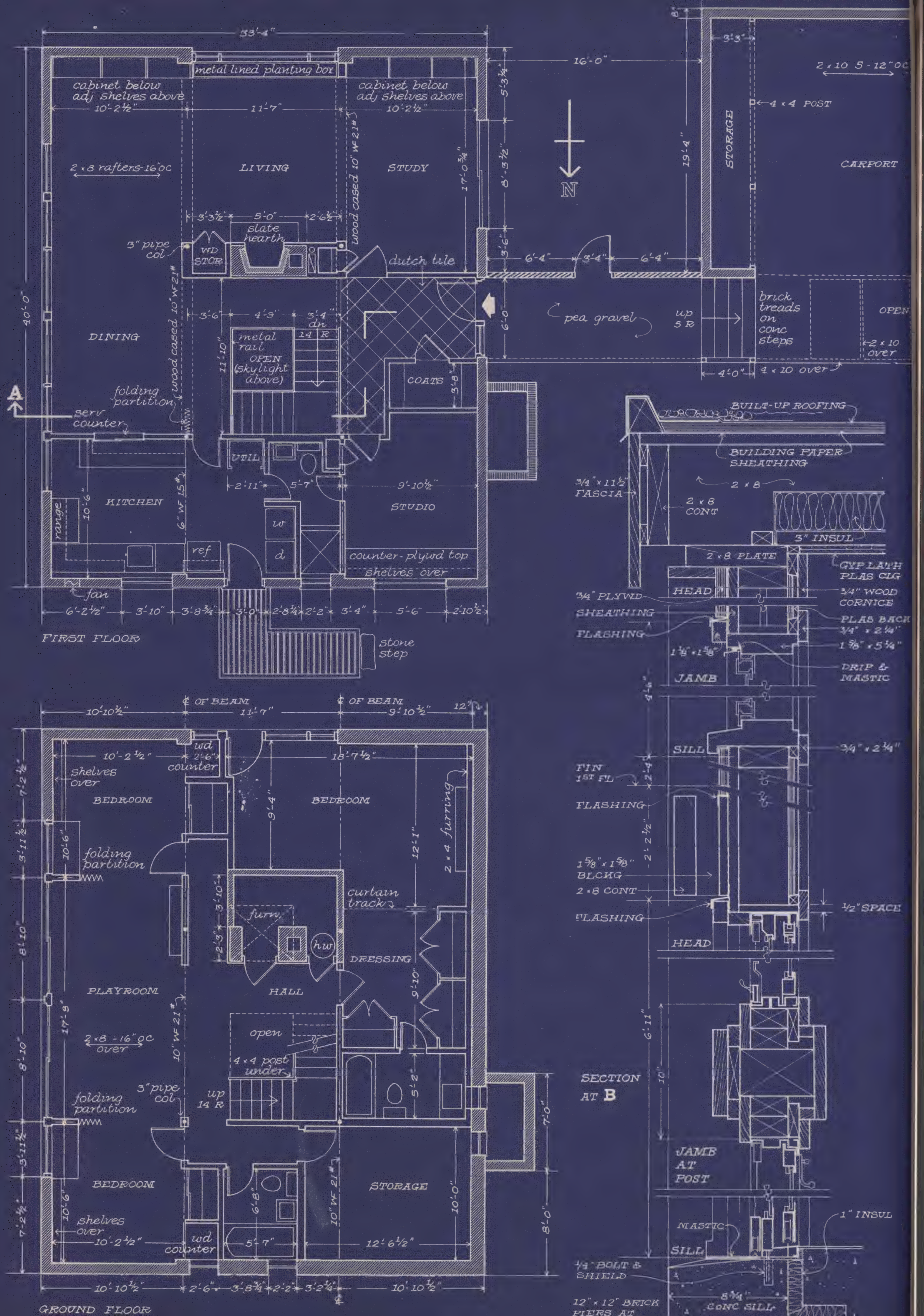


LIVING ROOM (a) can be separated from study (rear) by folding door. White plaster walls and ceiling contrast with red oak floor (Bruce) and beams painted coffee color. At far end of study is sliding door to front patio.

STAIR HALL (b, below) in center of house is brightened by skylight. Ventilating fans flanking skylight exhaust air from entire house. Entry is at left rear, guest room at right. For view from entry side into dining room, see p 80.

Photos: Robert C Lautman

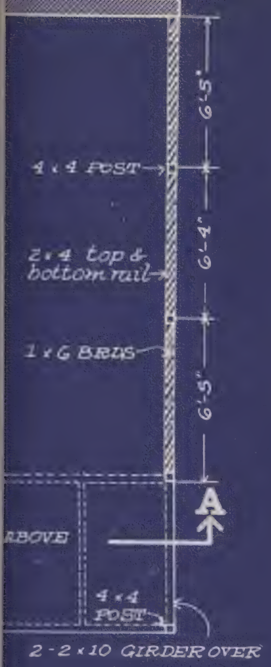


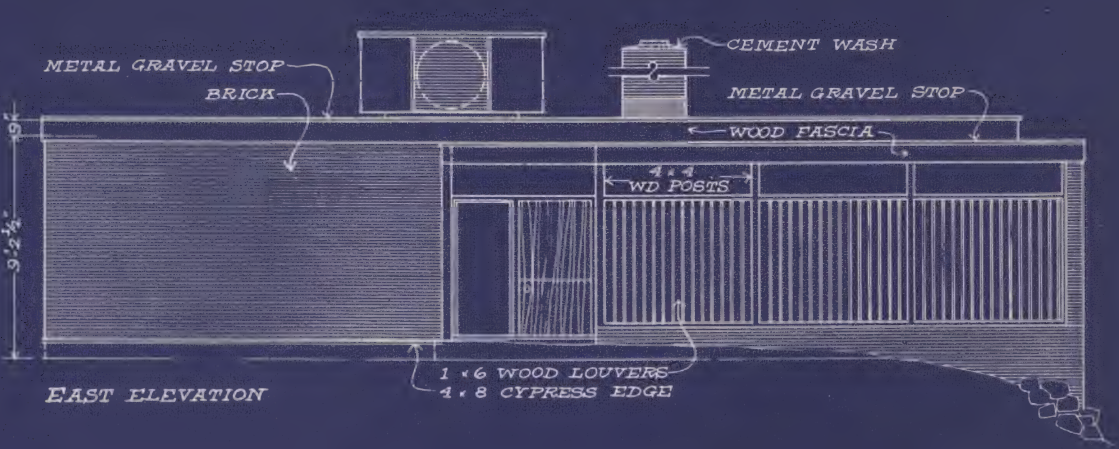


FIRST FLOOR

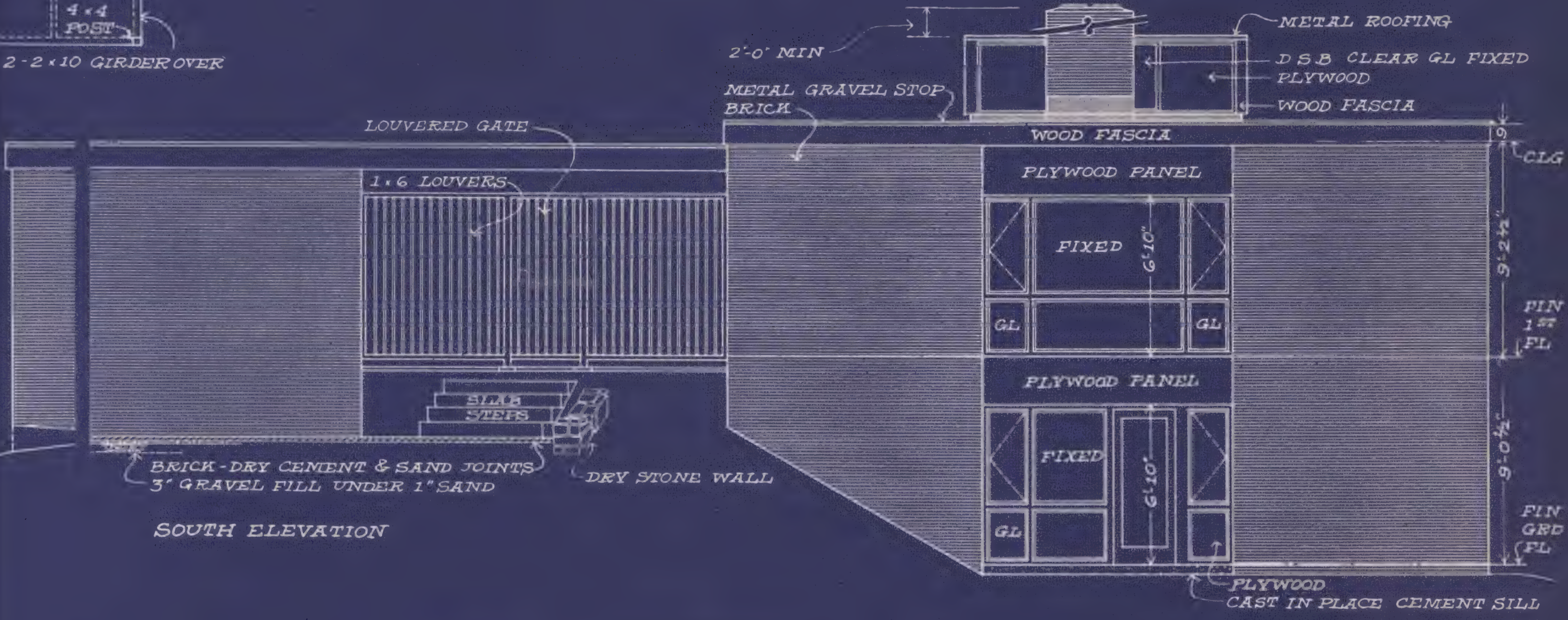
GROUND FLOOR

SECTION AT B

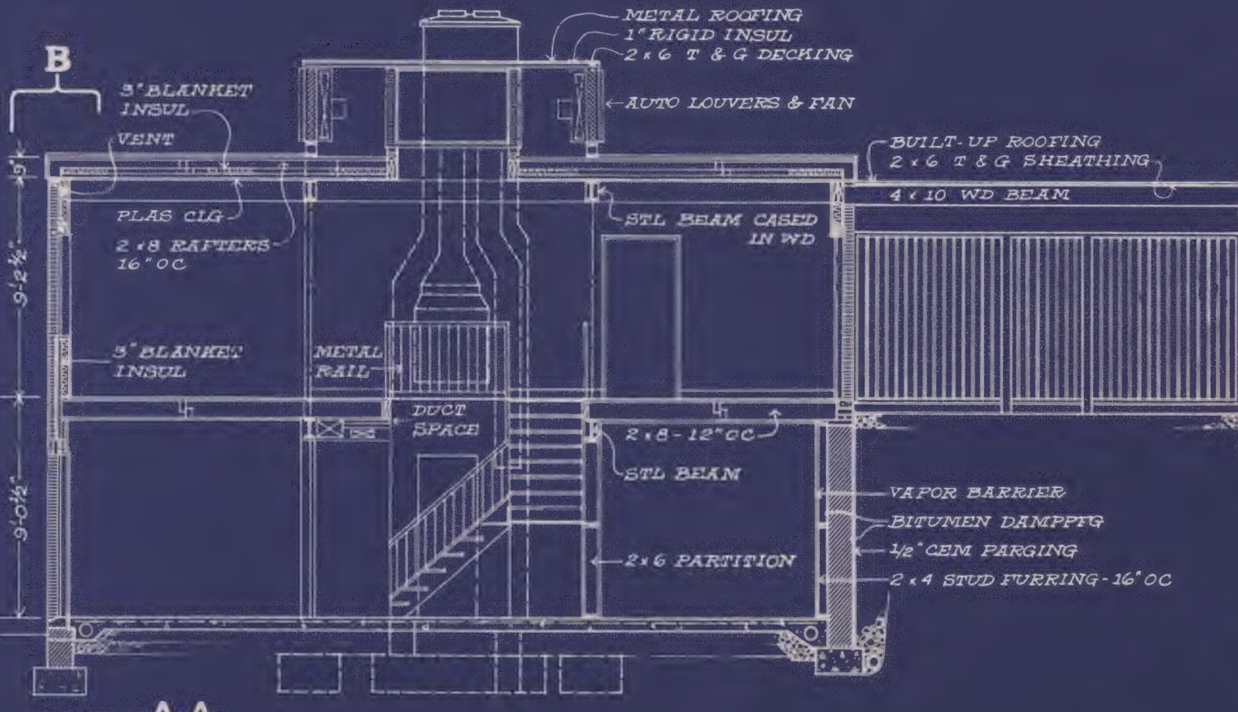




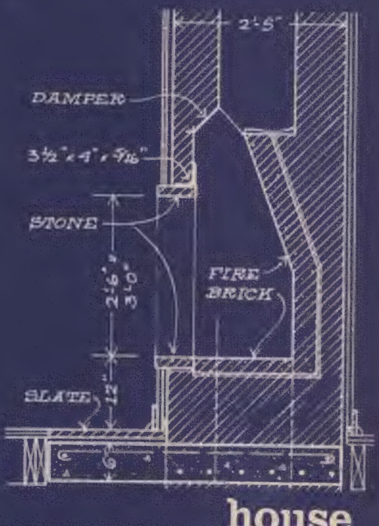
EAST ELEVATION



SOUTH ELEVATION



SECTION **A-A**

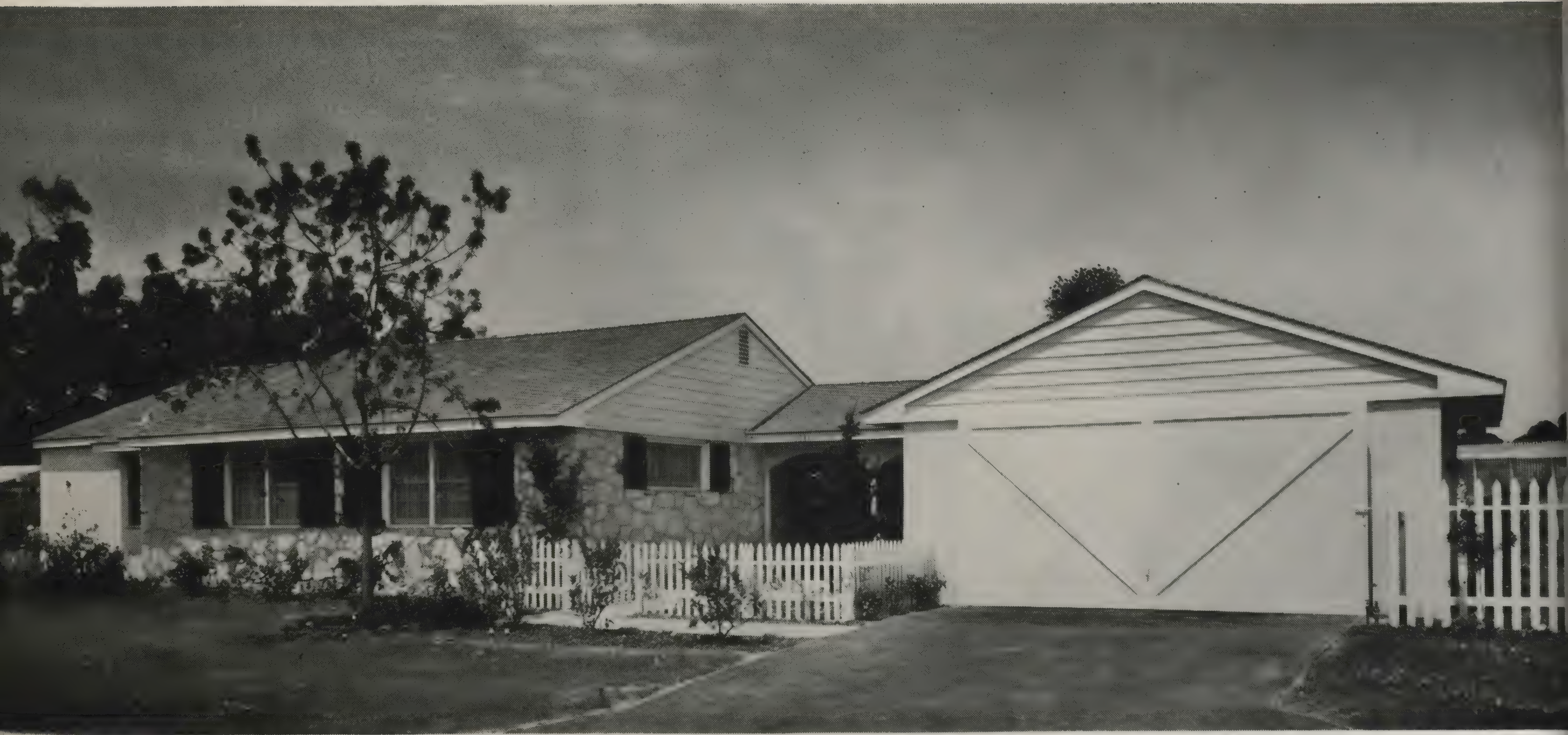


DETAIL AT FIREPLACE

SELECTED DETAILS FROM HOUSE IN WASHINGTON, D.C.
SATERLEE & SMITH : ARCHITECTS
STIRLING CONSTRUCTION CO : BUILDER

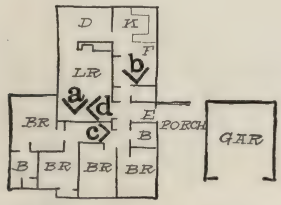
house
3

Photos: Douglas M Simmonds



COTTAGE LOOK is emphasized by stone walls, shutters, small-pane windows, picket fence. This is bedroom wing. Main entry is in breezeway.

4 Behind this cottage front is a lot of house



Full plan on p 98

Believe it or not, this is a four-bedroom, 2,100 sq ft house.

It looks like a cottage because it is turned narrow end to the street, and the narrow end is given the exterior treatment shown above. Say the builders: "We figured a fair-sized segment of the California market might be tiring of the long, low 'ranch house' look." Did they figure right? They think so, report that this model is selling fast.

Turning the house sideways also left room on the 100′ lot for two terraces—both hidden from the street. One opens off the family room and has a pass-through to the kitchen. The other—on the opposite side of the house—is shared by the living room and the master bedroom.

Behind its cottage front, the house has an original—and workable—plan. The three main areas—the family room, living room, and bedroom wing—open off the entry. The kitchen is only a step from both the dining room and family room. And the bedroom wing is isolated.

The house sells for $33,940 including a $6,750 lot, wall-to-wall carpeting, O'Keefe & Merritt range and oven, Waste-King dishwasher and disposer, Frigidaire refrigerator-freezer, Westinghouse washer and dryer, Day & Night air conditioning.

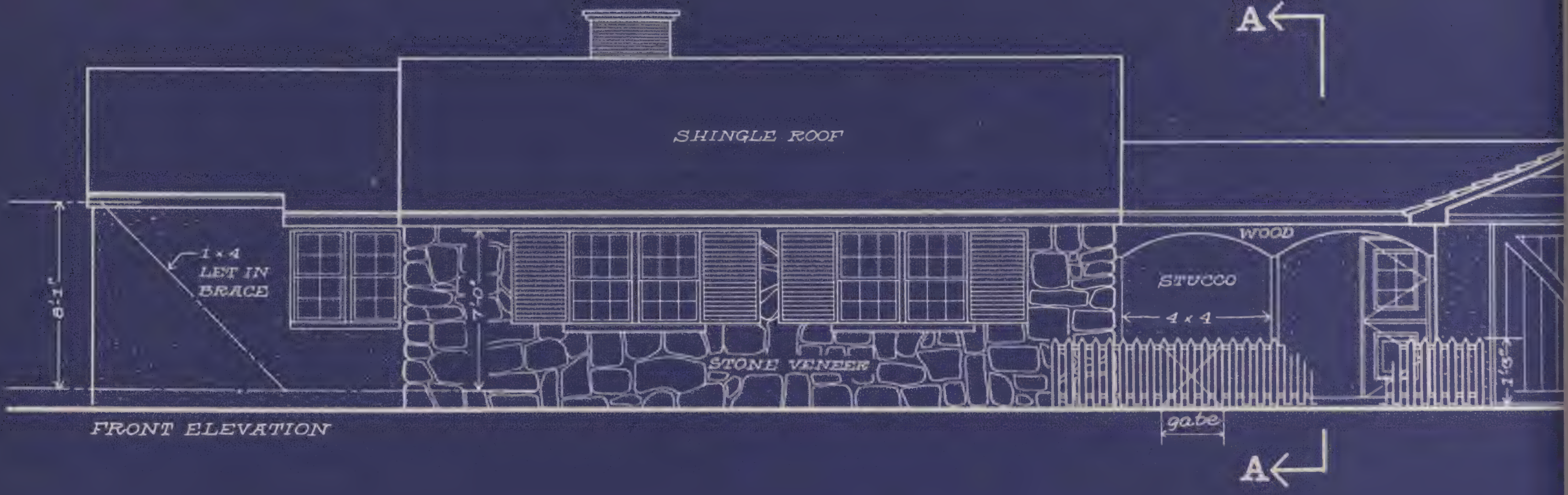
PANELED LIVING ROOM (a) is separated from dining room by fireplace wall. Sliding glass, out of photo to left, opens to "quiet terrace" which is shared with (and screened from street by) master bedroom.

PANELED KITCHEN (b) is separated from family room, foreground, by snack counter. Built-ins include brick barbecue at left. Sliding glass out of photo to right opens to "noisy terrace."

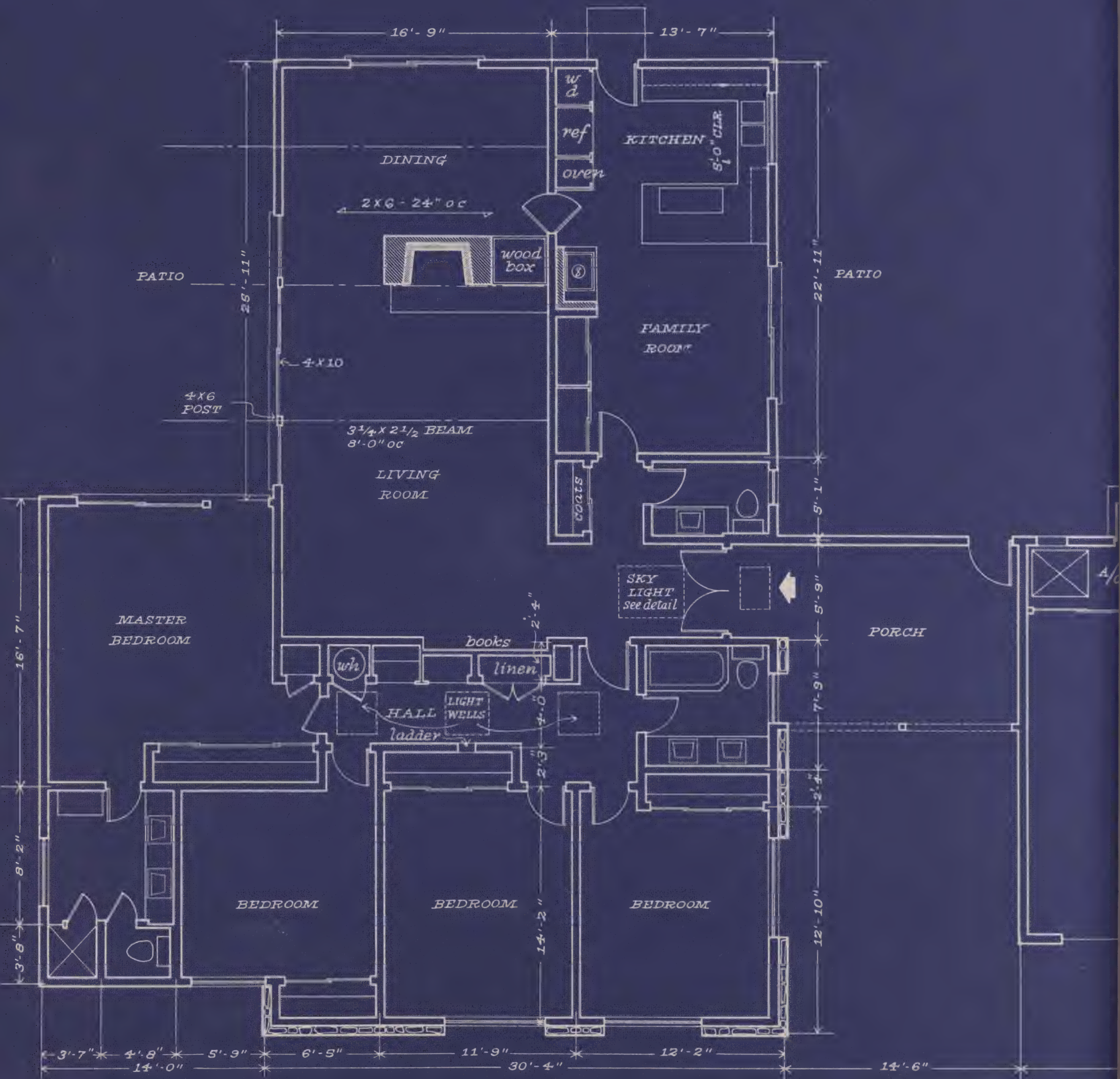
BUILDER: *Schwartz-Yedor Building Corp*
ARCHITECT: *George Vernon Russell*
LOCATION: *Santa Ana, Calif*

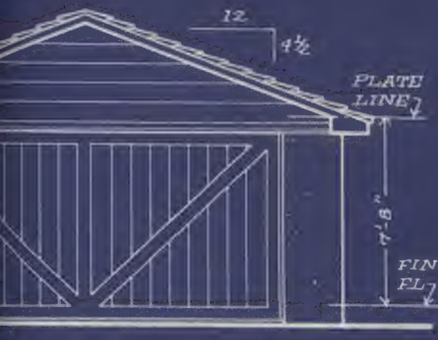
BEDROOM HALL (c) and storage wall behind louvered doors at right insulate all but master bedroom from living area. Master bedroom and bath are at far end of hall.

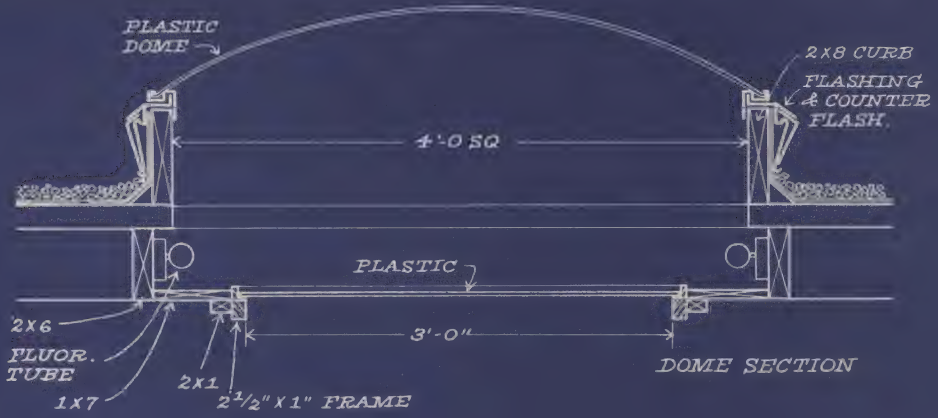
PANELED ENTRY (d) shows careful detailing characteristic of house—stone floor, specially designed millwork, paneled double door.



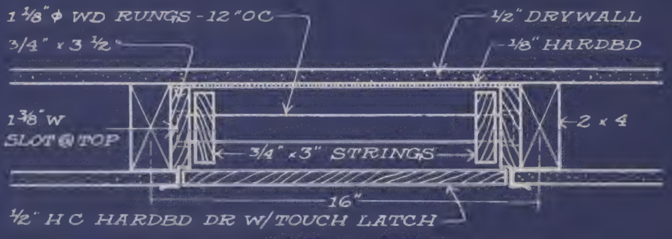
FRONT ELEVATION



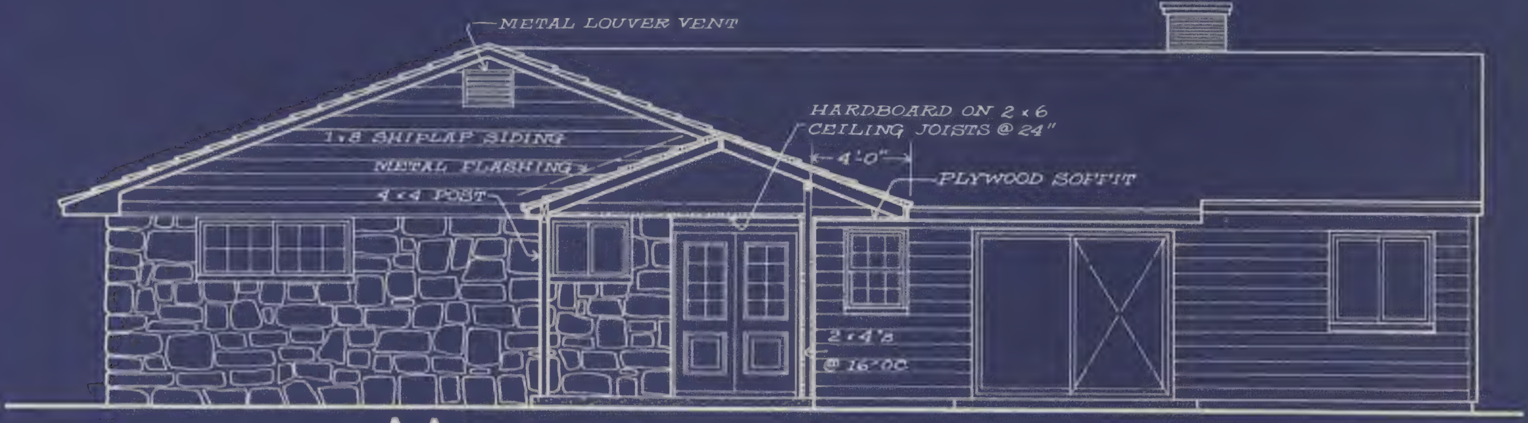




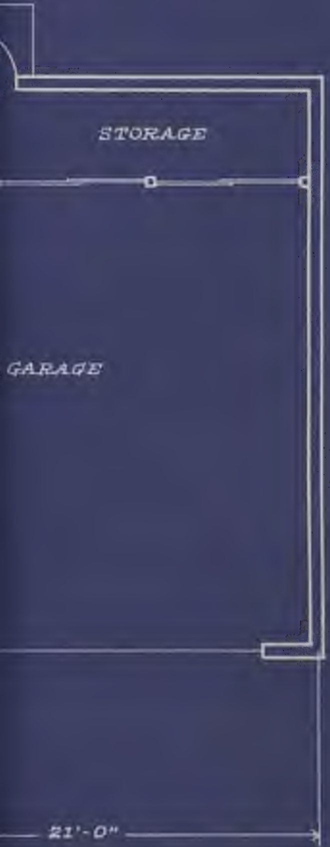
DOME SECTION

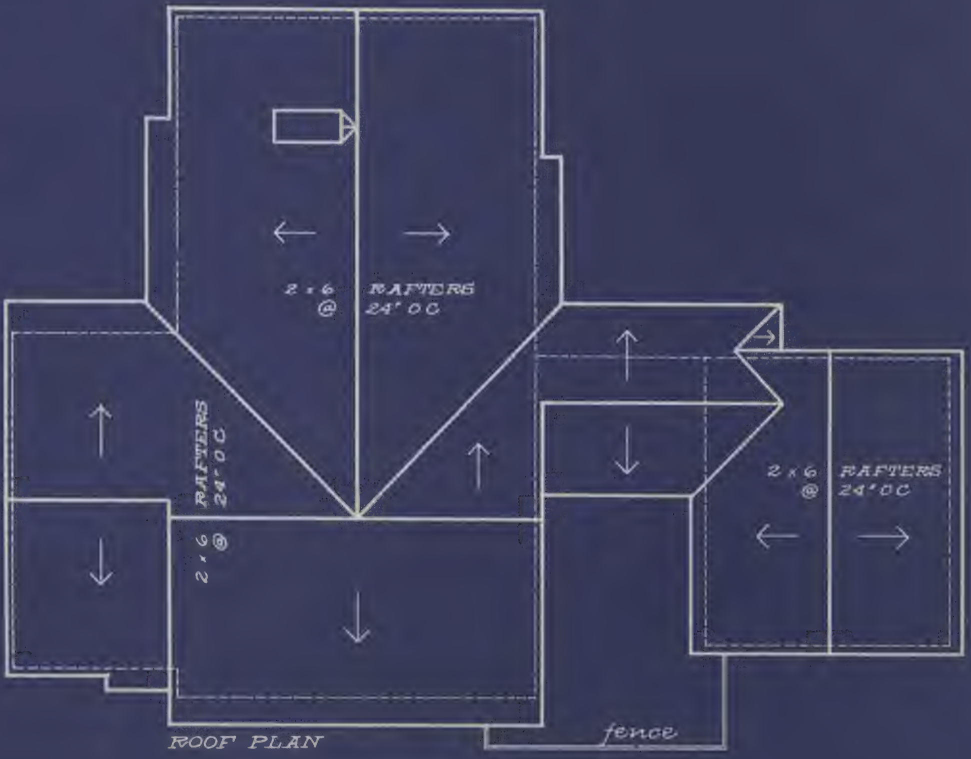


LADDER DETAIL



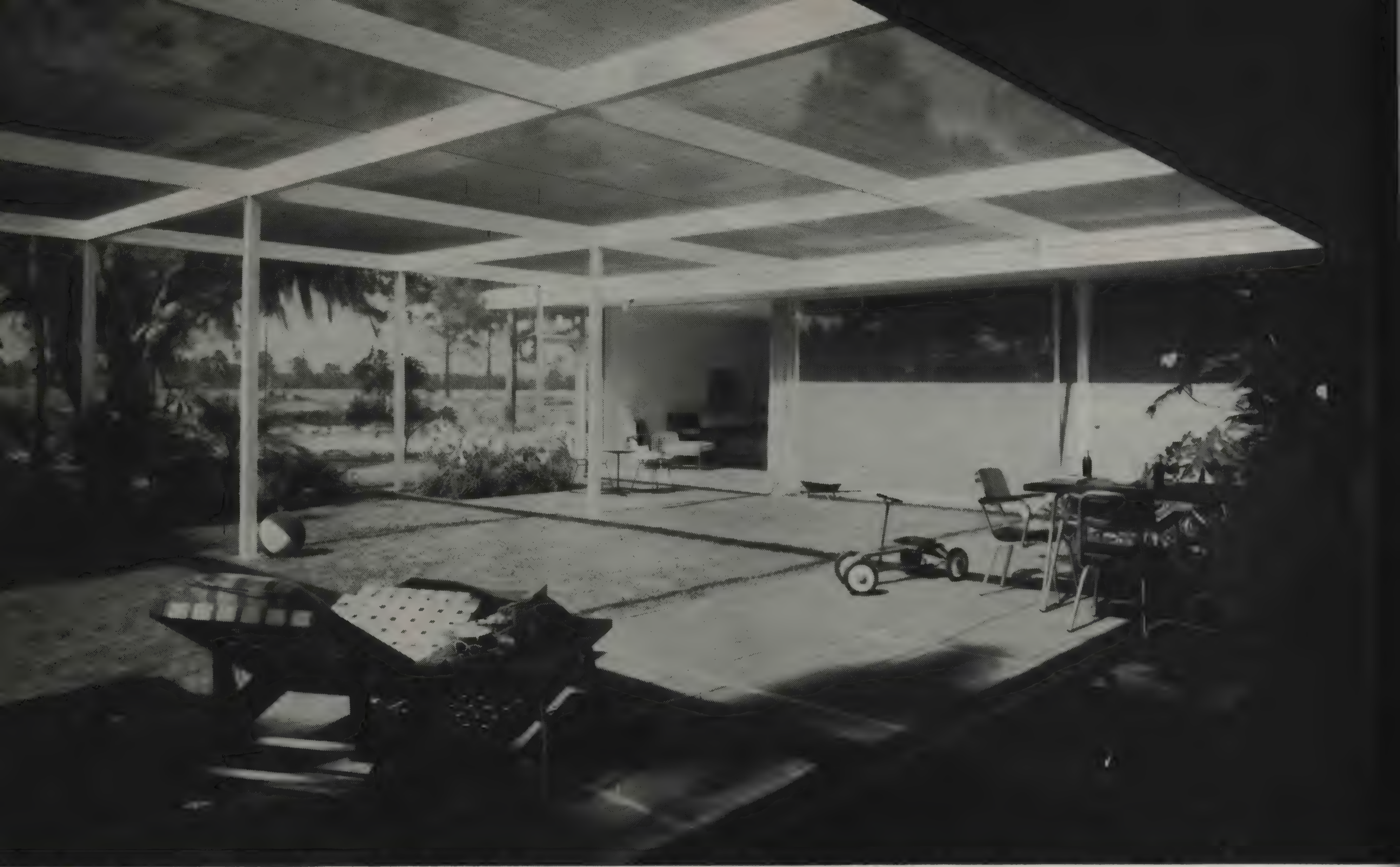
SIDE ELEVATION AT **A-A**





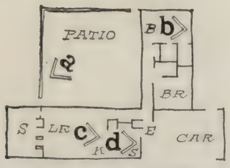
ROOF PLAN

SELECTED DETAILS FROM HOUSE IN SANTA ANA, CALIF
GEORGE VERNON RUSSELL : ARCHITECT
SCHWARTZ - YEDOR BUILDING CORP : BUILDER



SCREENED PATIO (a), seen here from living room side, is 36′ square. Screening keeps out insects, also softens sun's rays, adds to privacy.

5 Here are 1,296 sq ft of screened outdoor living



Full plan on p 102

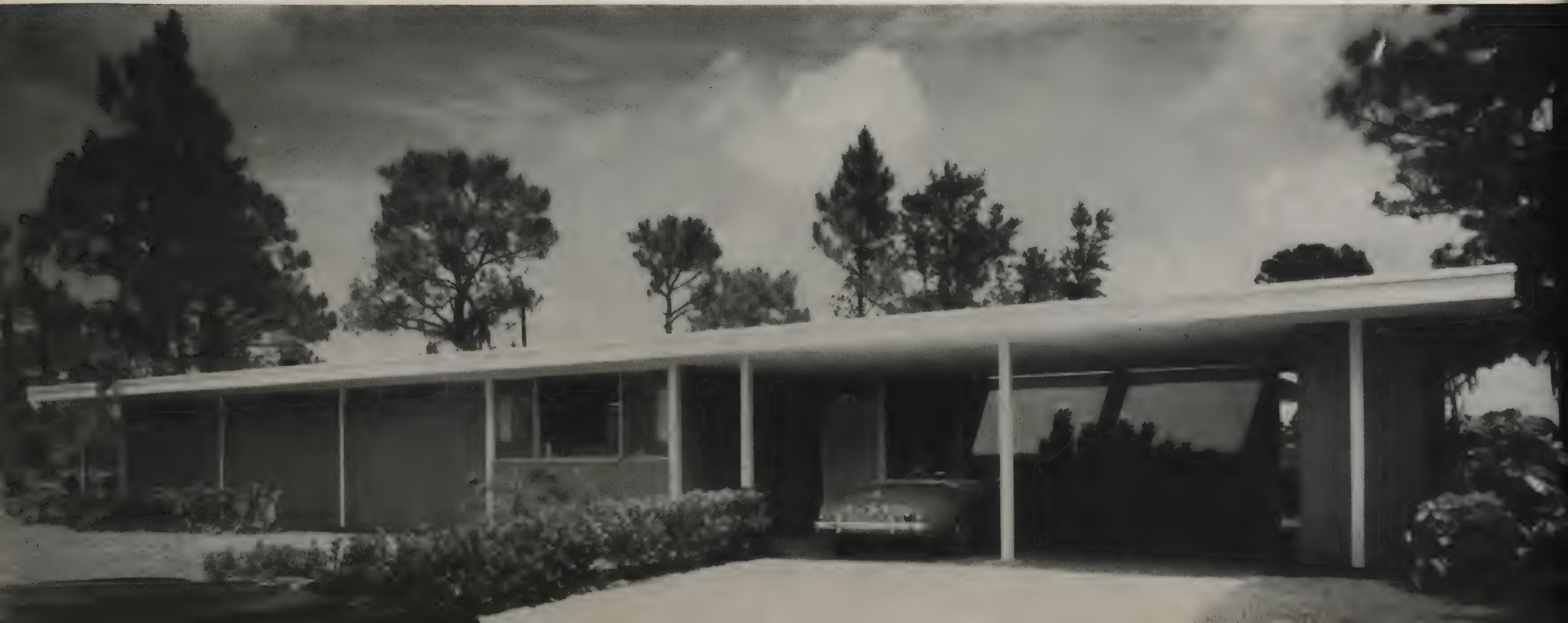
The big screened patio above works like a charm with this L-shaped Florida house.

It opens off the living room and master bedroom through sliding glass walls—is just a step away from the kitchen and second bedroom. Only the purposely isolated study doesn't work with it.

The 36′x36′ patio almost doubles the living area of the 1,580 sq ft house. With the sliding glass walls open, it acts as an outdoor extension of the rooms. And even with the doors closed, it makes the rooms look bigger.

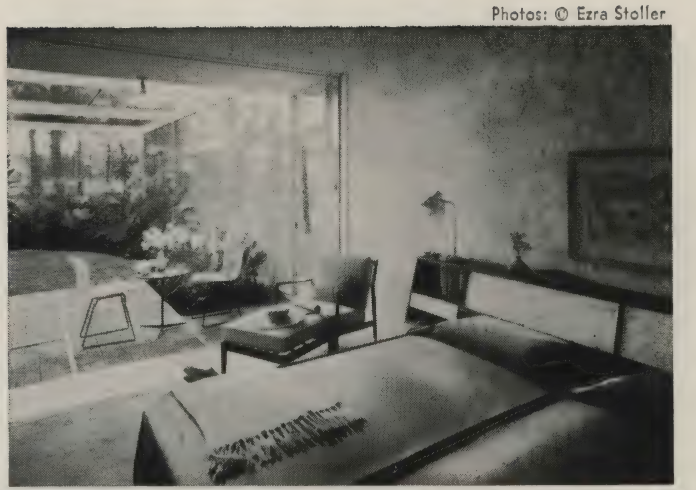
Quite apart from the patio, the plan is good—the L shape separates the living and sleeping areas; the centrally located entry prevents cross traffic in reaching either wing. The plan is based on a 12′x18′ module which lets Designer-Builder Hiss rearrange its elements to suit site problems or buyers' whims. Price of this model: $20,000 without land.

FACE TO STREET is long (78′), low, and closed except for kitchen window. White-painted posts and fascia emphasize post-and-beam construction.

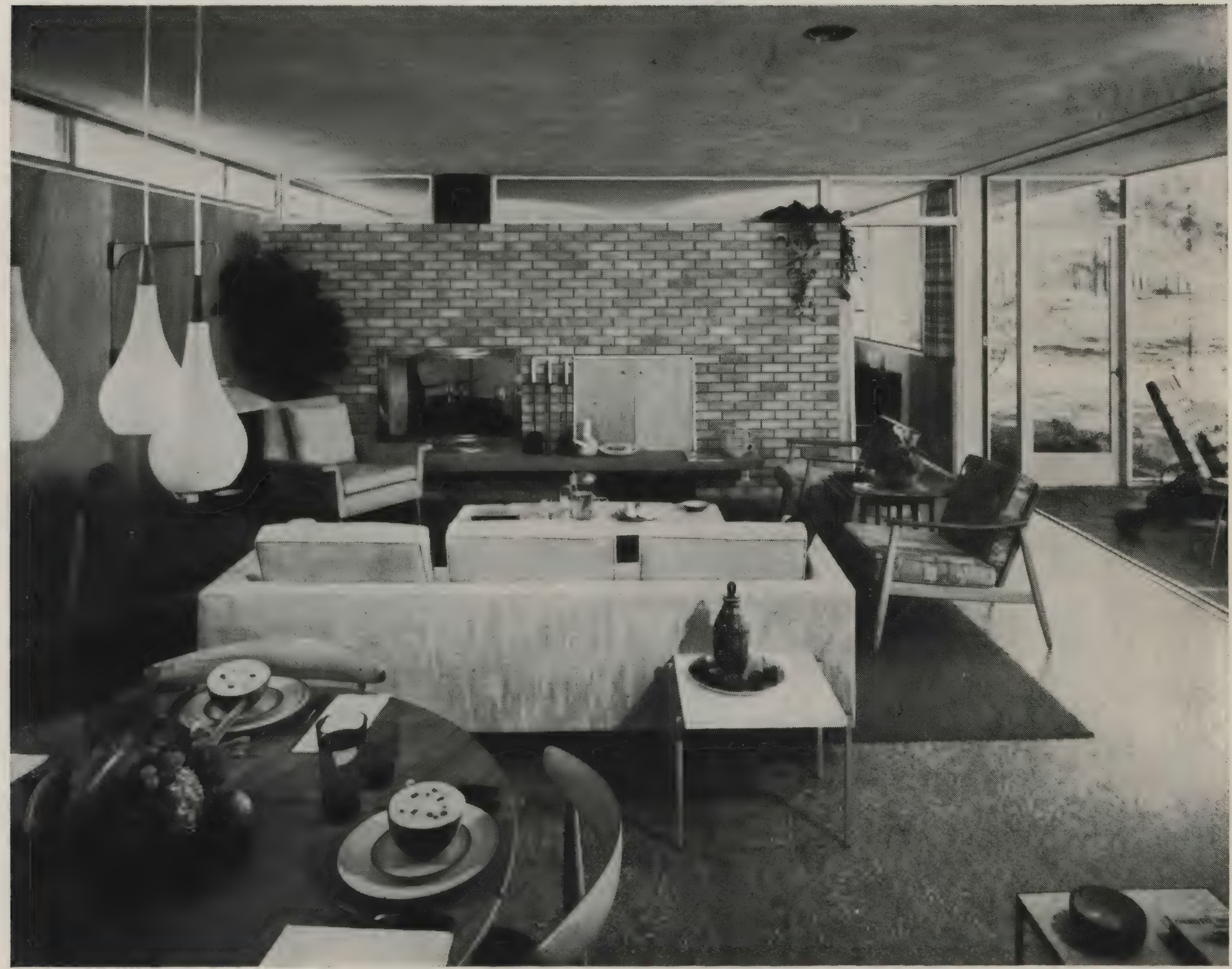


DESIGNER-BUILDER: *Philip H Hiss*
LOCATION: *Sarasota, Fla*

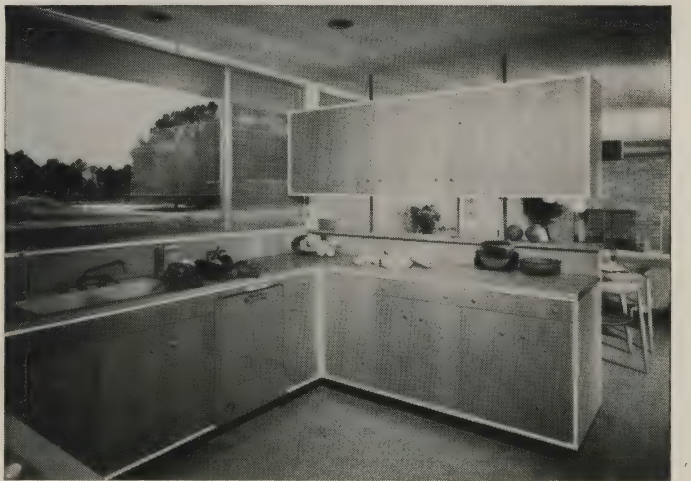
Photos: © Ezra Stoller



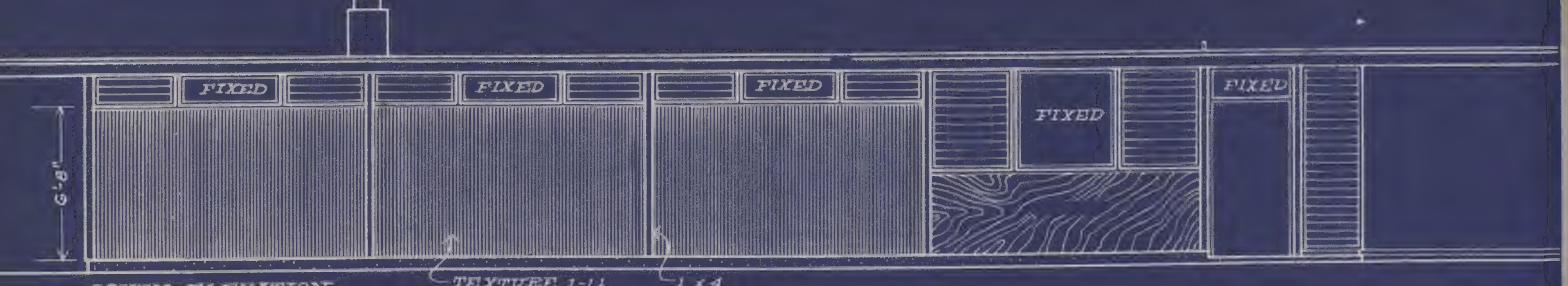
MASTER BEDROOM (b, right) opens to patio through 12′ of floor-to-ceiling sliding glass. Absence of clumsy returns around glass and smooth flow of solid wall into screen wall (Fiberglas) help make patio outdoor extension of room. Bedroom walls and all ceilings are plaster.



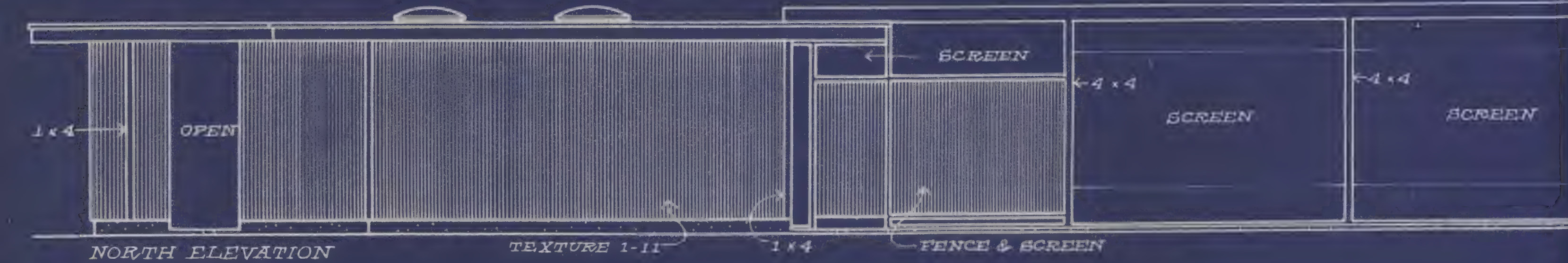
LIVING ROOM (c) is open to patio at right, closed to street at left. Fireplace mass separating living room from study stops 1′ from ceiling to add visual space; glazing above ties in with high windows on street wall. Overhang at right is 4′. All floors in house are terrazzo.



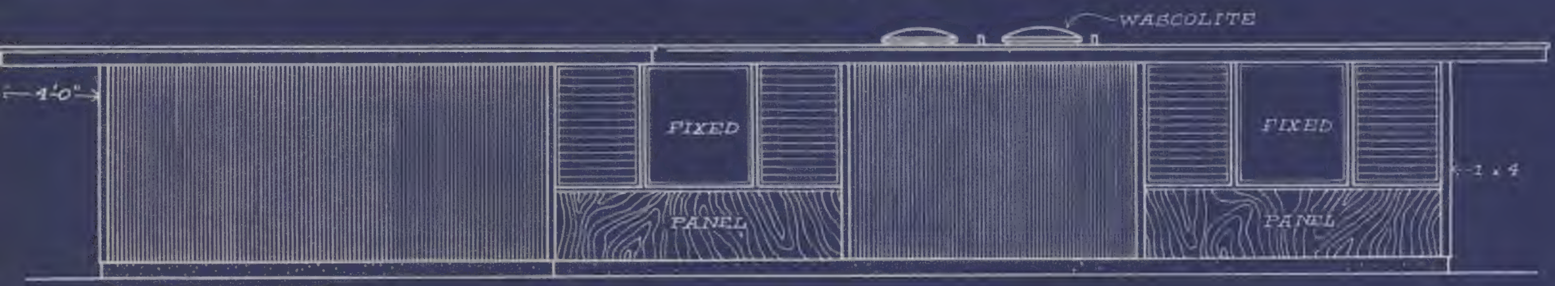
KITCHEN (d, right) opens to dining end of living room. Like fireplace mass, hanging cabinets (supported by ¾″ steel bars) stop 1′ from ceiling. Like living room and study walls, cabinets are banak plywood. Counters are Formica; appliances are Hotpoint.



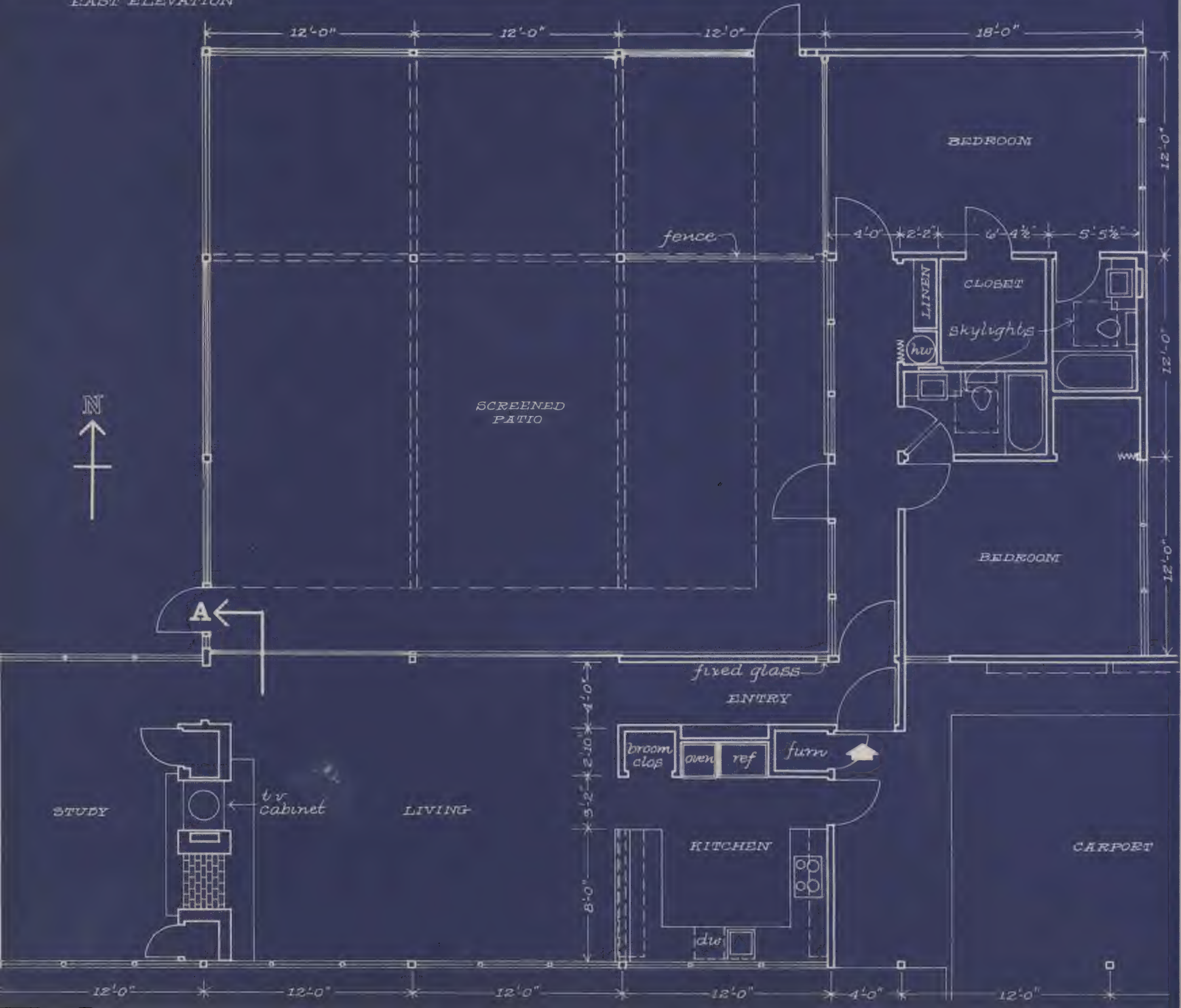
SOUTH ELEVATION

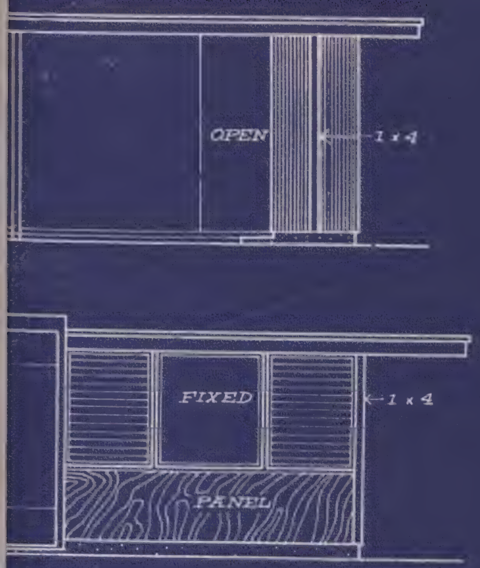


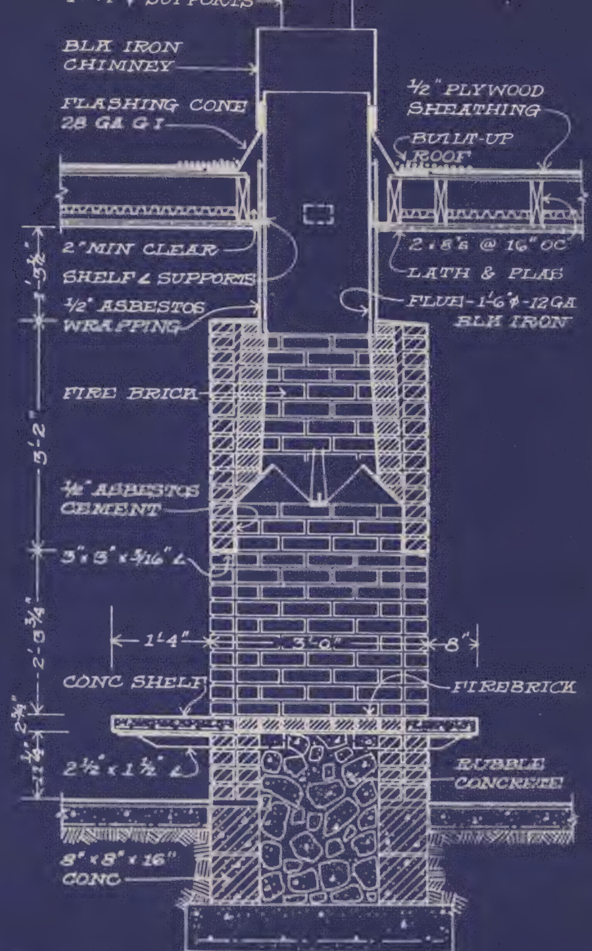
NORTH ELEVATION



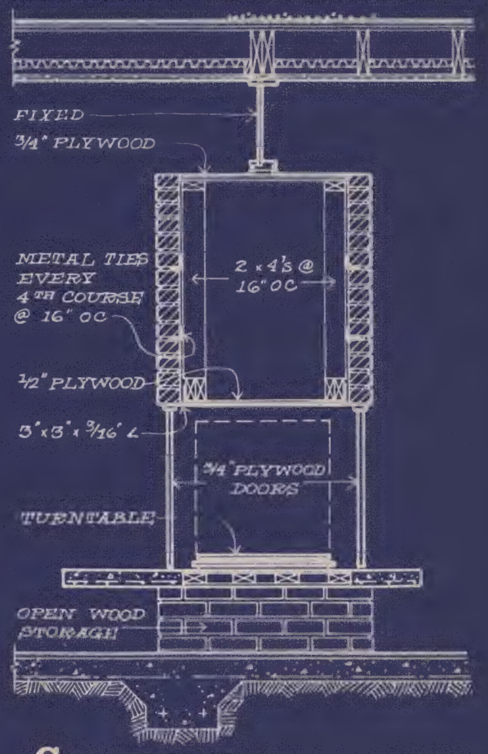
EAST ELEVATION



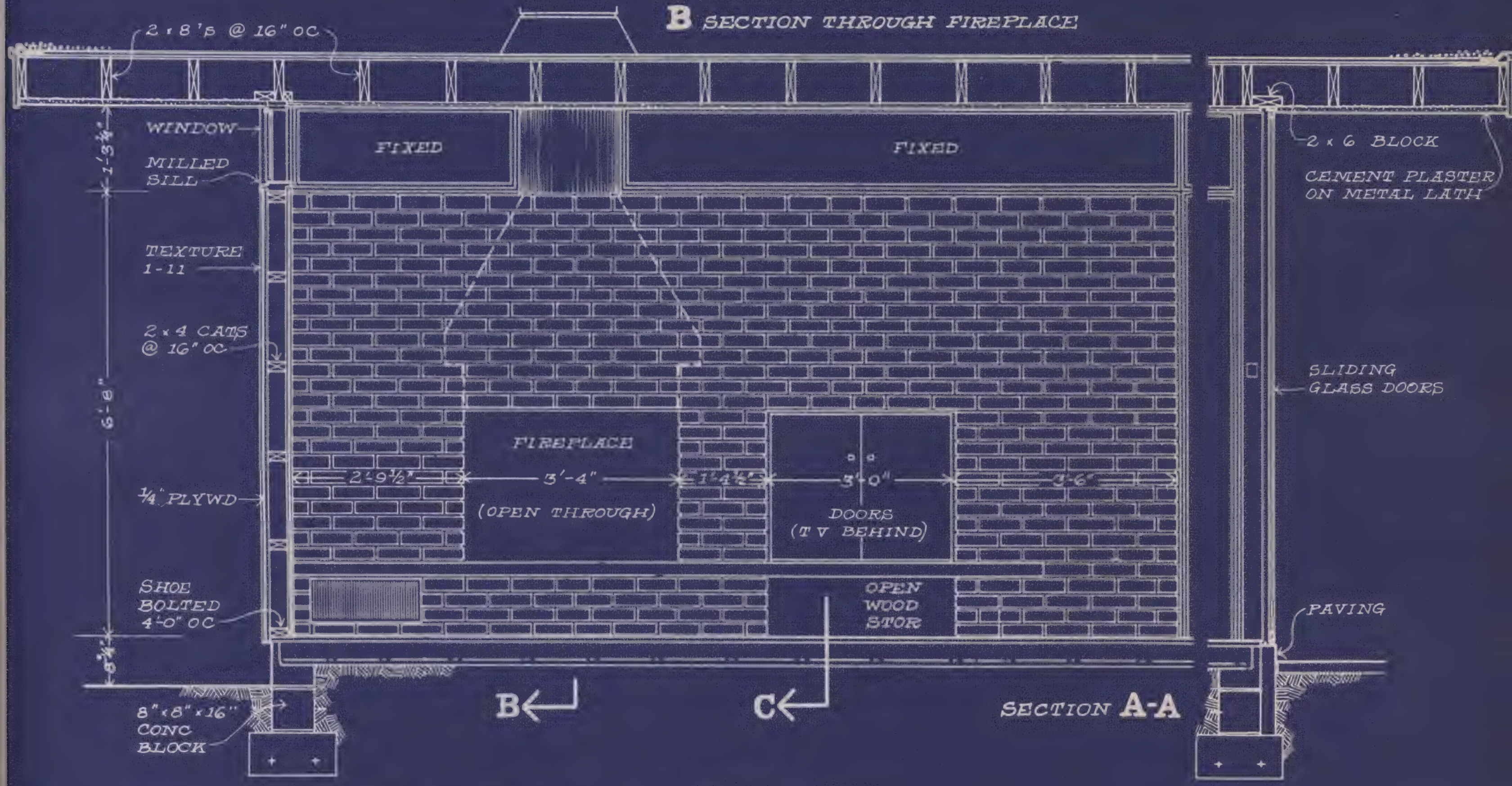




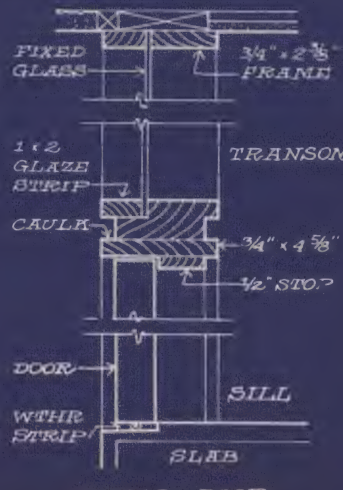
B SECTION THROUGH FIREPLACE



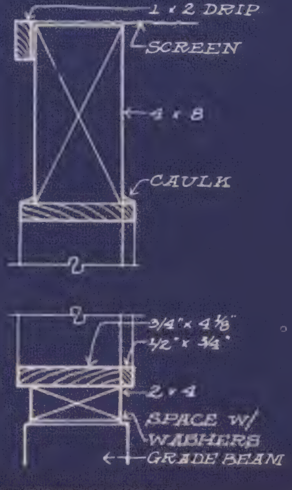
C SECTION THROUGH T V CABINET



SECTION **A-A**



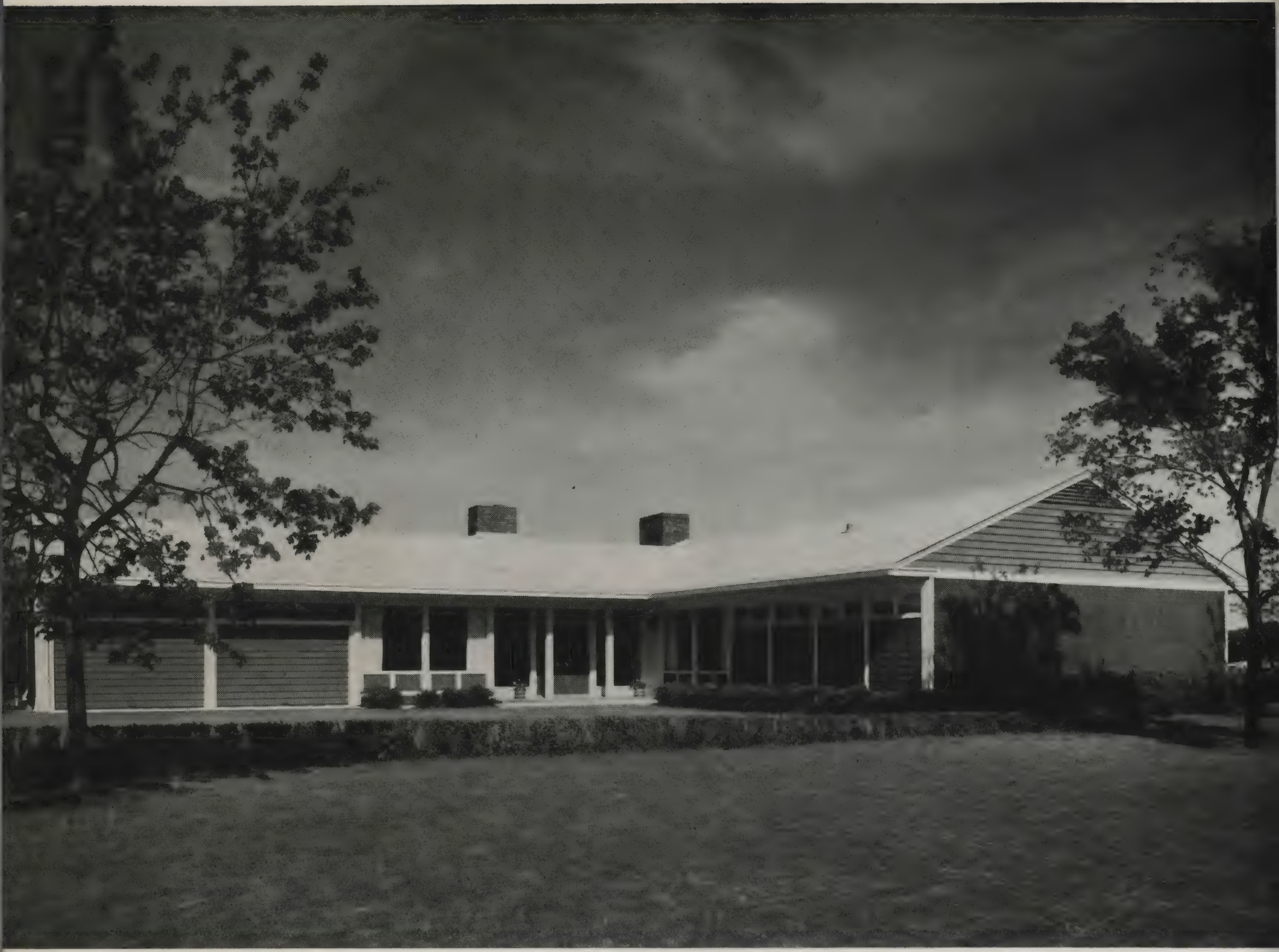
TYPICAL DOOR



SCREEN WALL

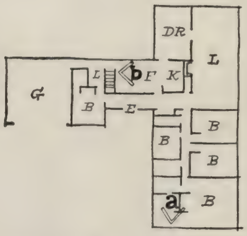
SELECTED DETAILS FROM
HOUSE IN SARASOTA, FLA
PHILIP H HISS : DESIGNER - BUILDER

house
5



ON STREET SIDE, house gets traditional feel from high-pitched roof, formal entry porch, traditional materials. Bedroom wing is at right.

6 What can you learn from this fine big house?



Full plan on p 106

You can learn how to fit a contemporary house into a conservative area without losing the benefits of contemporary planning and construction.

This house—built for sale in a conservative community (Lake Forest, Ill.)—suggests traditional design to people walking by on the street.

Reasons (see photo above): 1) the high-pitched roof; 2) the double chimneys; 3) the rather formal entry with its porch posts and double doors; 4) the traditional exterior materials—brick, clapboard, and white trim.

But, despite these suggestions of traditional design, this is a contemporary house:

1. The T-shaped floor plan is contemporary. It is open, but not too open. Its wings permit good zoning. Service, social, and sleeping areas are well separated from each other (an isolated fifth bedroom can be used as a maid's room, guest room, or study). The entrance at a corner of the T provides access to every part of the house.

2. Its orientation is contemporary. Big glass areas (see photo right) face away from the street and toward the sun and the view.

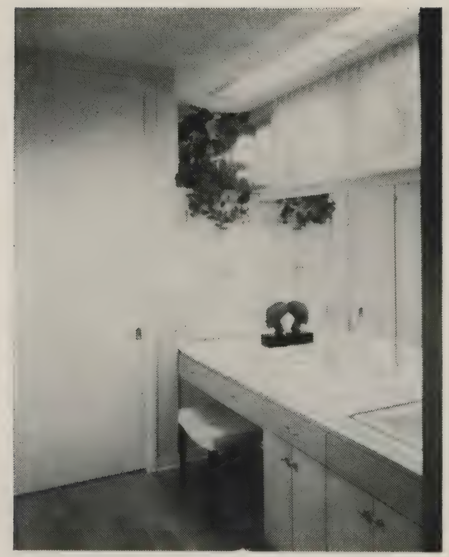
3. Its planning for outdoor living is contemporary. There are two terraces on opposite sides of the house. One opens off the living room; the other is set in the L formed by the dining and breakfast rooms.

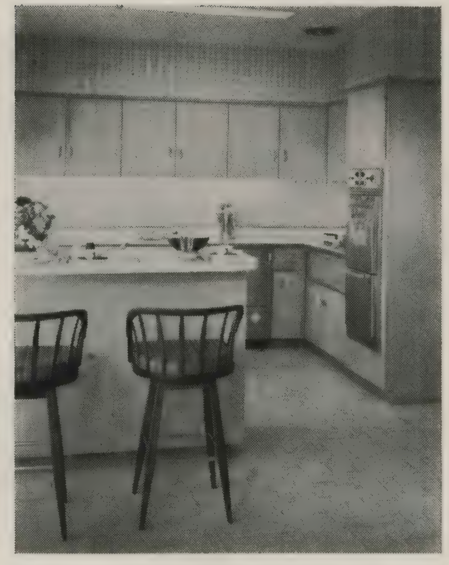
4. The construction is contemporary. All posts are spaced on a 6′ module and spanned by double 2x6 headers. Within this framework are simple rectangles of siding or glass. Walls at the end of each wing are unbroken masses of brick.

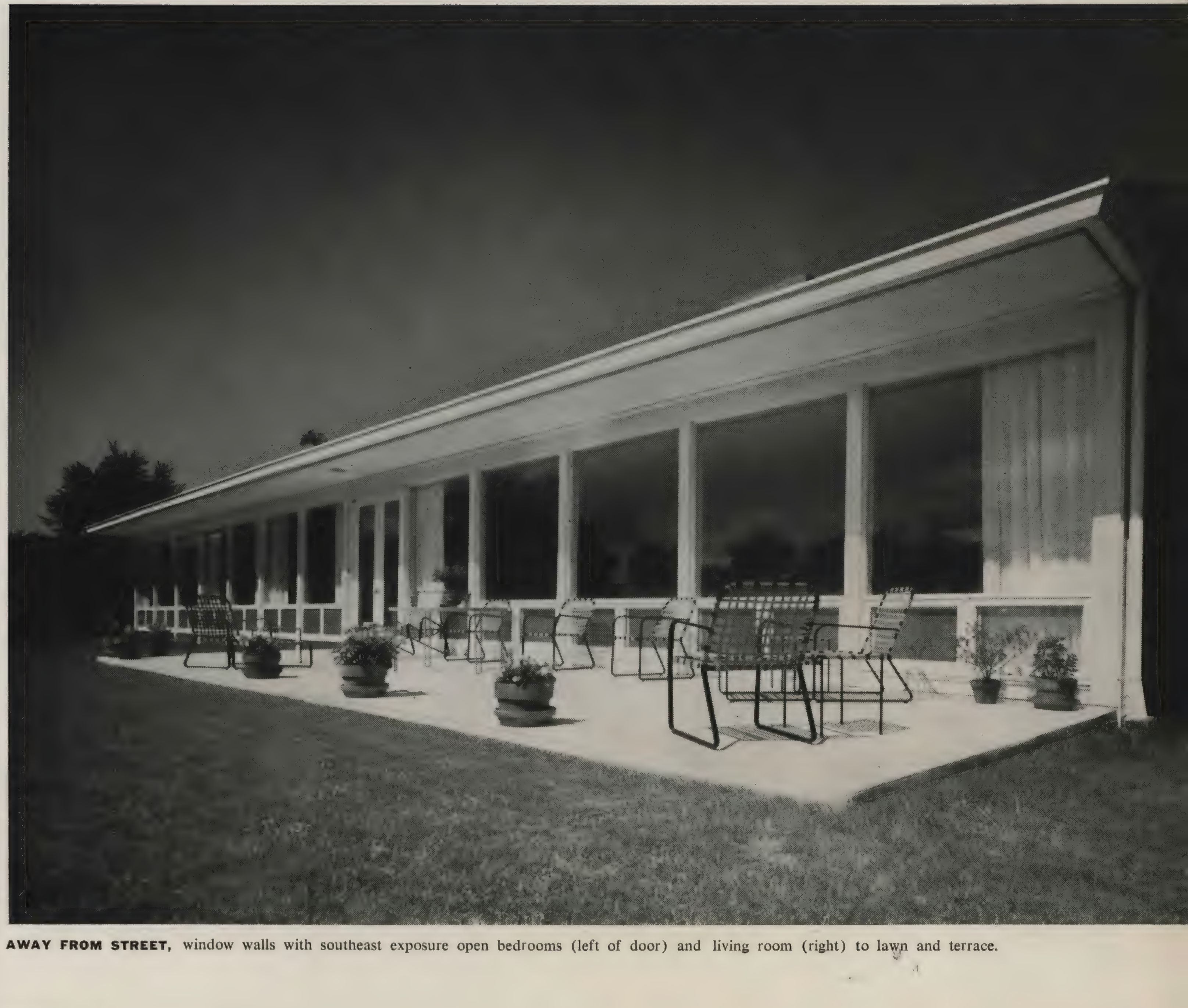
The house has a 2,900 sq ft area. Its cost without land—$60,650—included kitchen equipment and two furnaces for zone control.

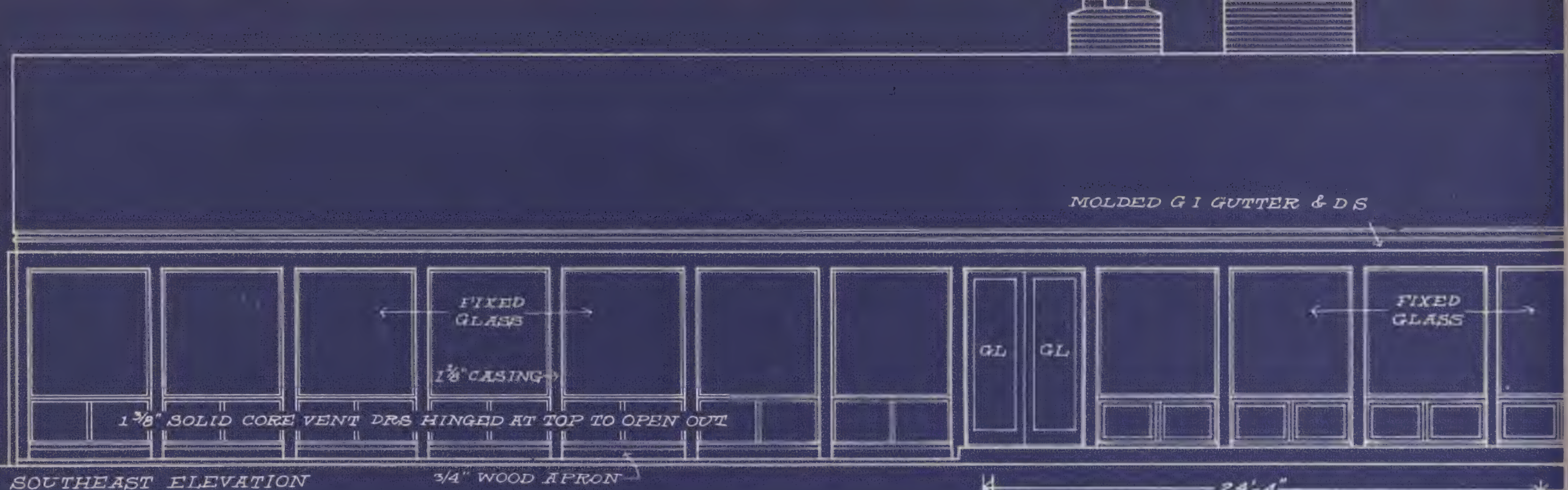
Photos: Hedrich-Blessing

ARCHITECT: *F W Cauley*
BUILDER: *Wexford Corp*
LOCATION: *Lake Forest, Ill.*

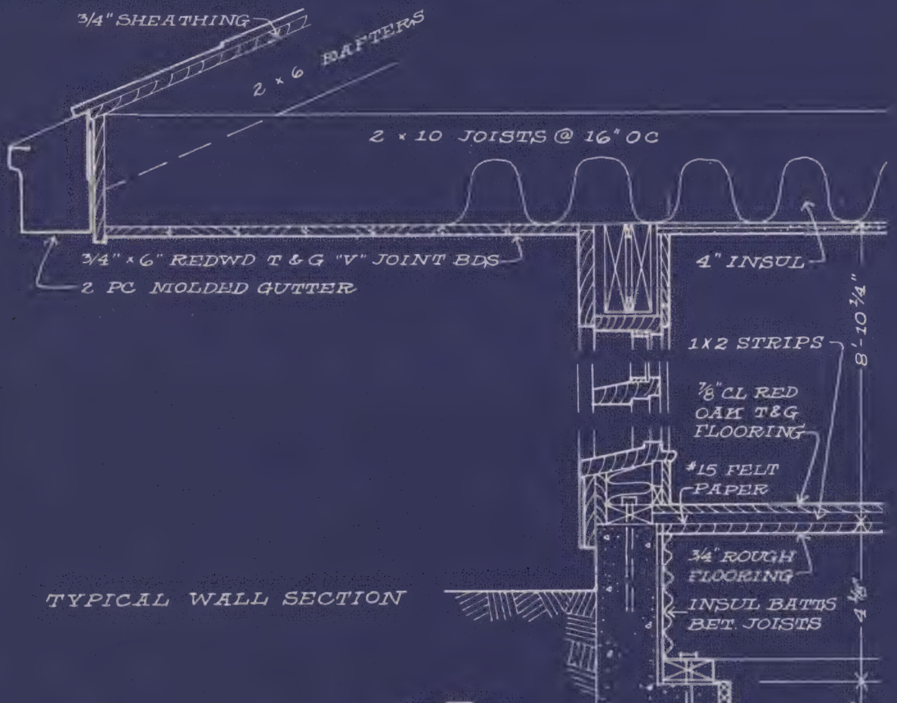

DRESSING ROOM (a) off master bedroom has lavatory and high window that lets in light while retaining privacy.


FAMILY ROOM AND KITCHEN (b) are separated by breakfast bar that is high enough to hide work-counter behind it.

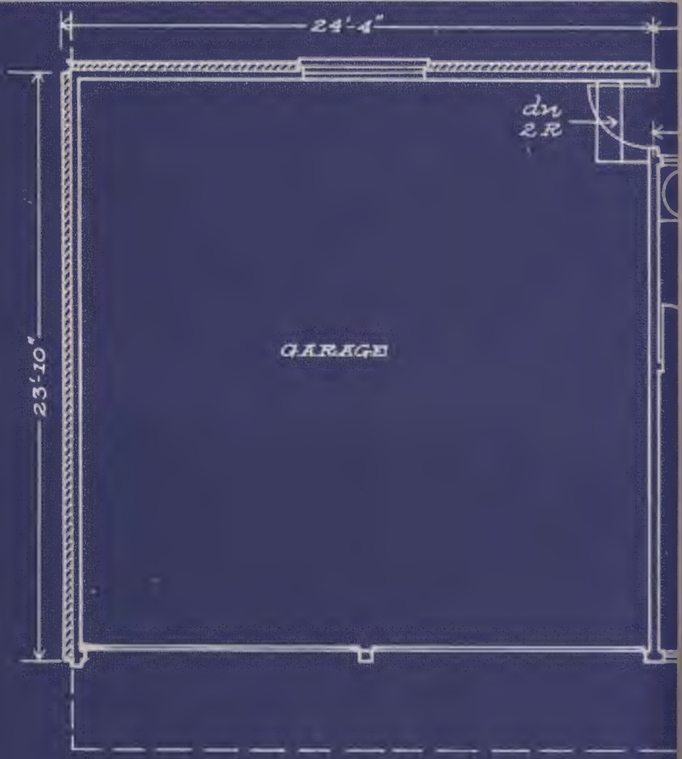

AWAY FROM STREET, window walls with southeast exposure open bedrooms (left of door) and living room (right) to lawn and terrace.

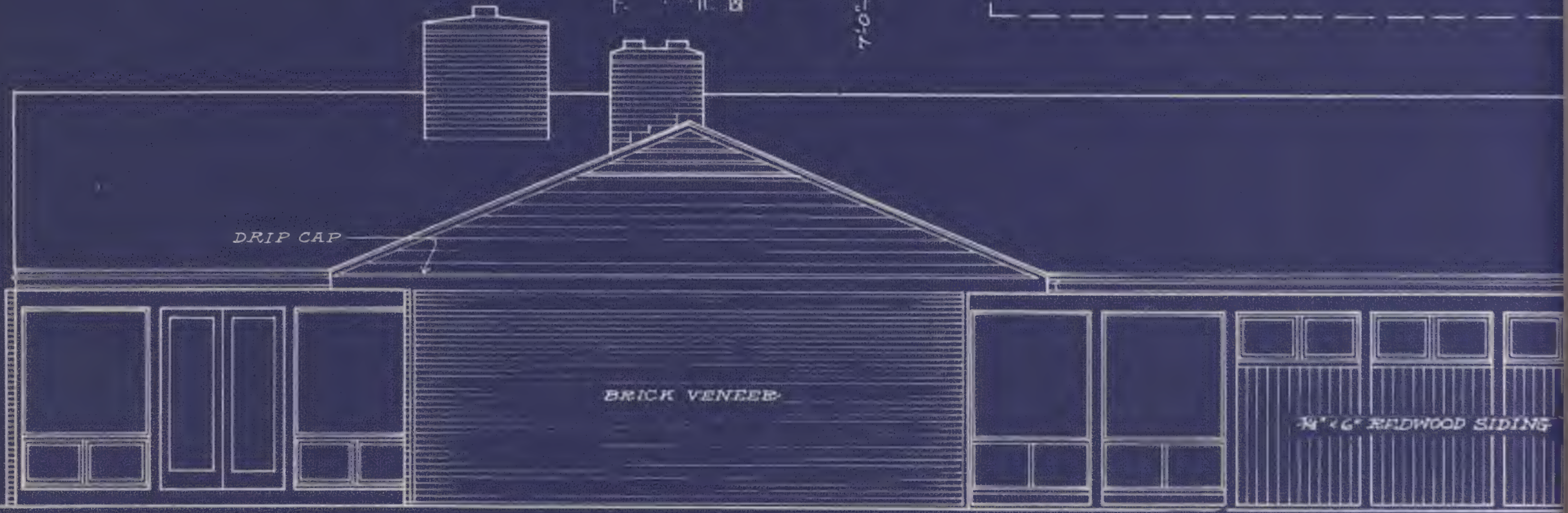


SOUTHEAST ELEVATION

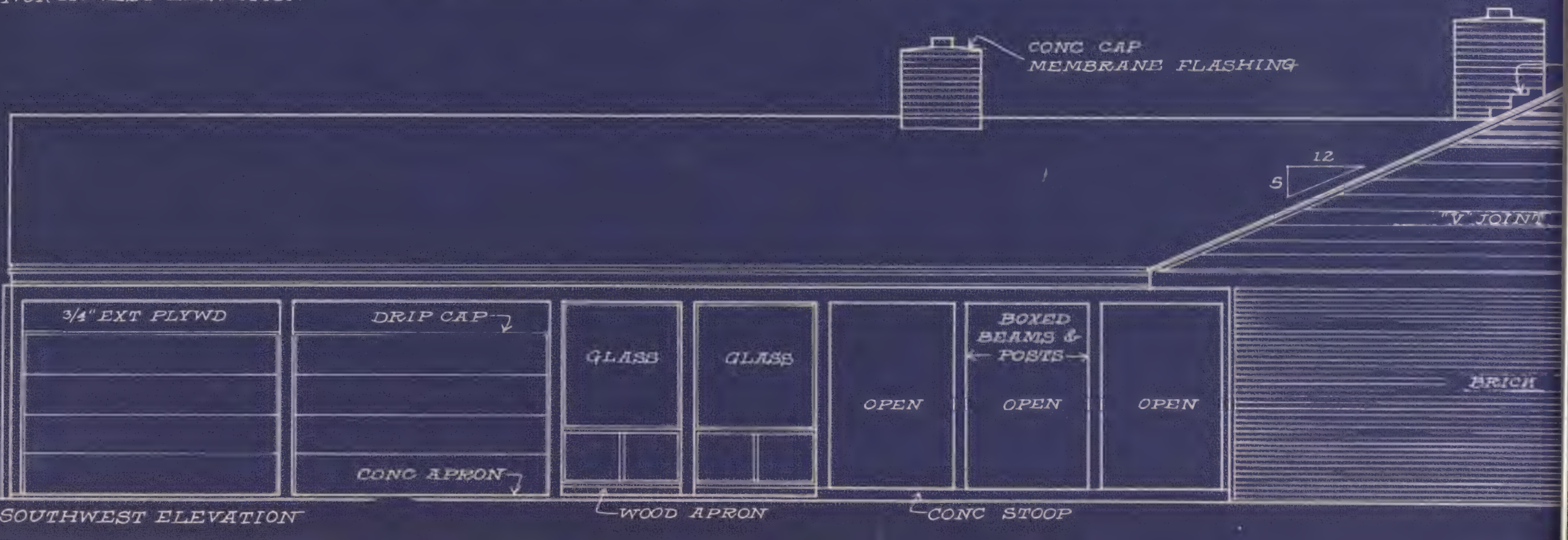


TYPICAL WALL SECTION

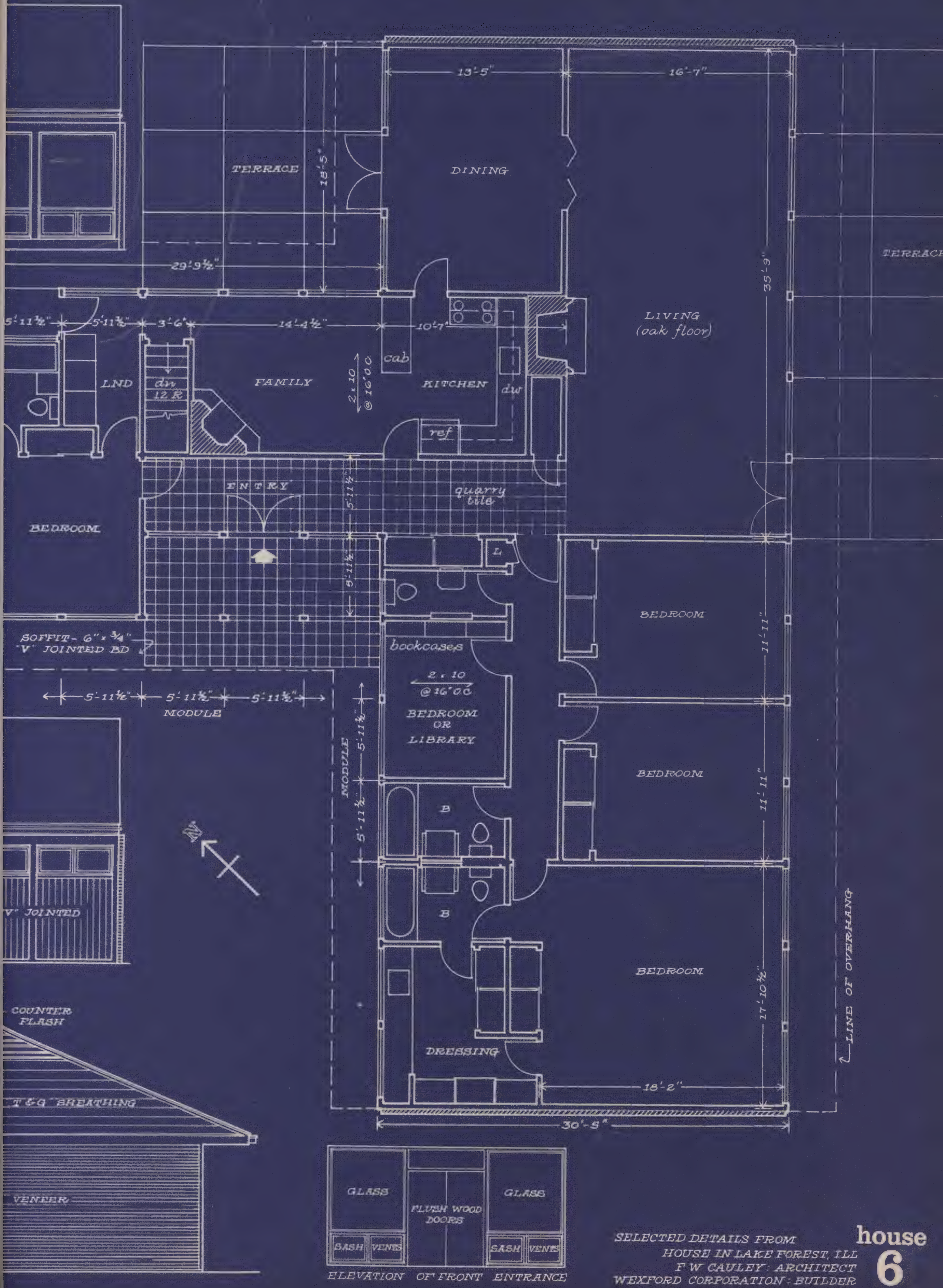




NORTHWEST ELEVATION

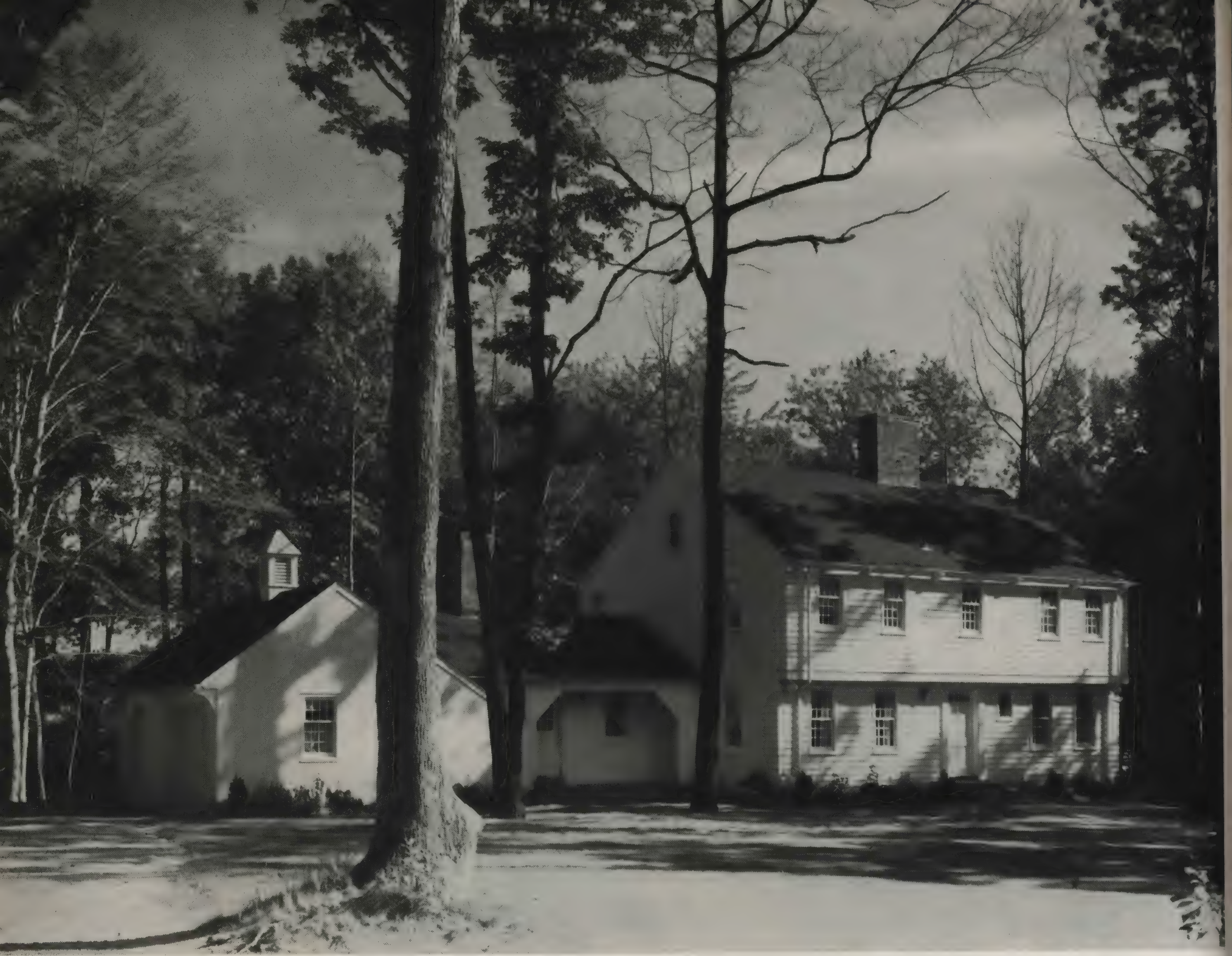


SOUTHWEST ELEVATION



SELECTED DETAILS FROM
HOUSE IN LAKE FOREST, ILL
F W CAULEY: ARCHITECT
WEXFORD CORPORATION: BUILDER

house
6

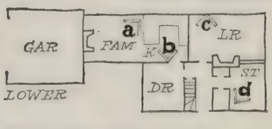


AUTHENTIC FACADE has wood gutter, paneled door, small (and small-paneled) windows, massive chimneys, away-from-street garage doors.

7 Here is an authentic Colonial - built for sale

Photos: Ben Schnall

REAR ELEVATION makes concessions to sloping site and present day living with daylight basement (which serves as recreation room) and picture windows. But it is still simple and straightforward.



Full plan on p 110

It is authentic because Royal Barry Wills, who designed it, is an acknowledged master of the Colonial style—and because Jake Lefferts, who built it, respects good Colonial design. So it points up the ways to make a Colonial house true to tradition.

1. It is big enough—close to 3,000 sq ft. Attempts to do smaller Colonials often fail because exterior scale and proportion is wrong and the plan is forced and pinched.

2. Its scale is authentic. For example: like the original Colonials, it has low ceilings (7′4″ downstairs, 7′2″ upstairs). When you raise ceilings to 8′, you lose interior charm and your house looms too high on its site.

3. Its detailing is simple and accurate—and there is very little of it. A lot of white trim does not make a Colonial.

4. Its roof is steep (7½-in-12). And though the roof rambles, it is simple—there are not a lot of breaks and jogs.

5. Its connecting service wing, which would have housed servants in the 1700's, works as family room and garage today; also adds length to the tall block of the main house.

The house was sold for about $48,000 on a $5,000 lot.

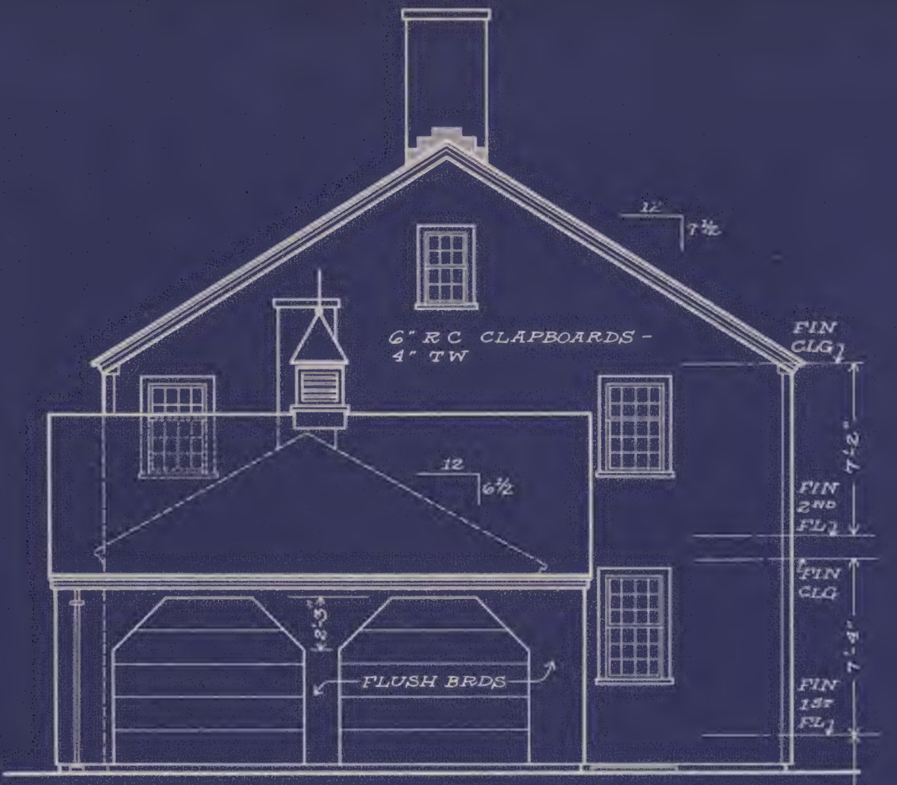
FAMILY ROOM (a) off kitchen has precedent in colonial keeping room. Dutch door opens to covered walk which leads to garage behind fireplace wall.

BUILDER: *Oak Hill Builders*
(Jake Lefferts and Charles Kilcomins)
ARCHITECT: *Royal Barry Wills & Assoc*
LOCATION: *Middletown, NJ*

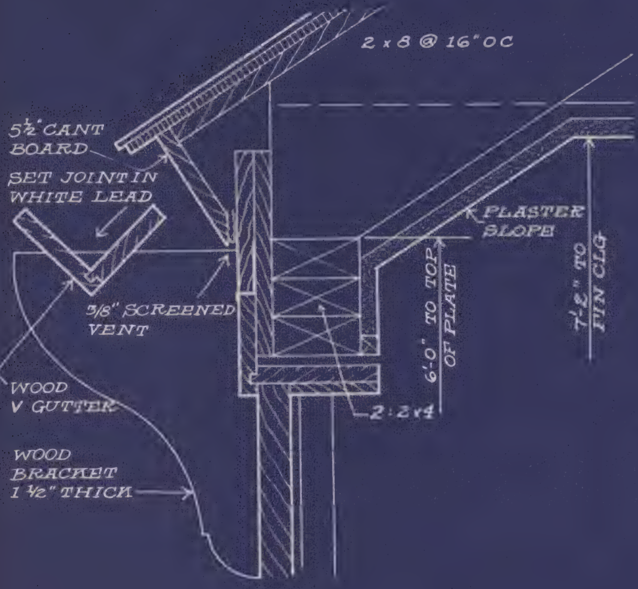
U-SHAPED KITCHEN (b) is easy to work in, has pleasant view of woods behind house. Family room is out of photo to left; dining room is behind camera.

REAR LIVING ROOM (c) has authentically paneled fireplace. Room is reached from front door through center hall at right. Upstairs are four bedrooms and two baths.

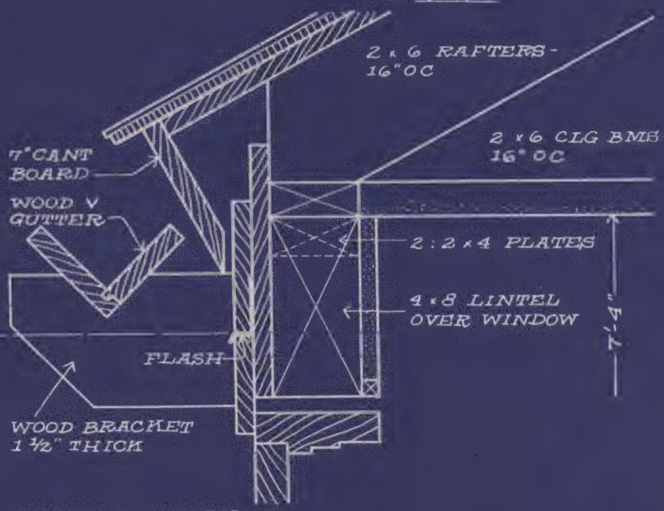
FRONT STUDY (d) is off entrance hall. It can serve as a guest room because it has a half bath. Like every other room but kitchen, it has cross ventilation, oak floors, plaster walls and ceiling.



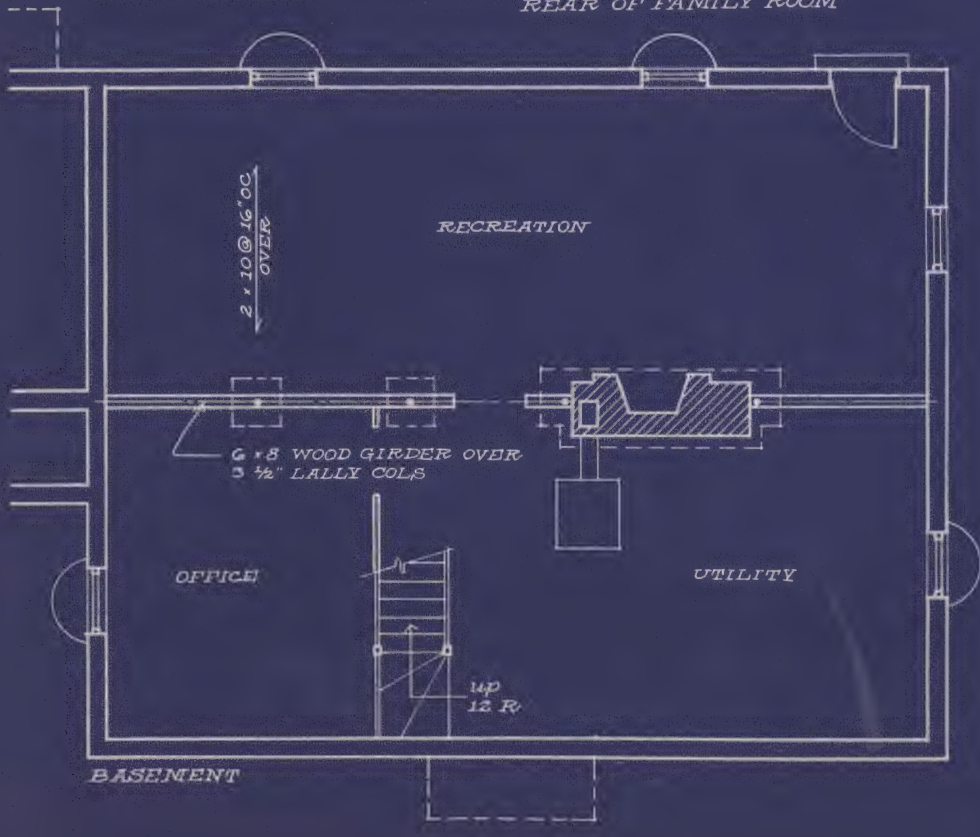
NORTHEAST ELEVATION



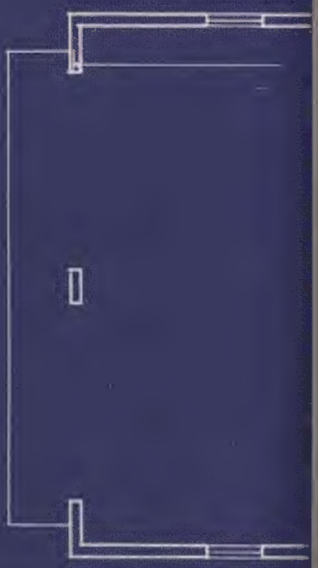
MAIN CORNICE

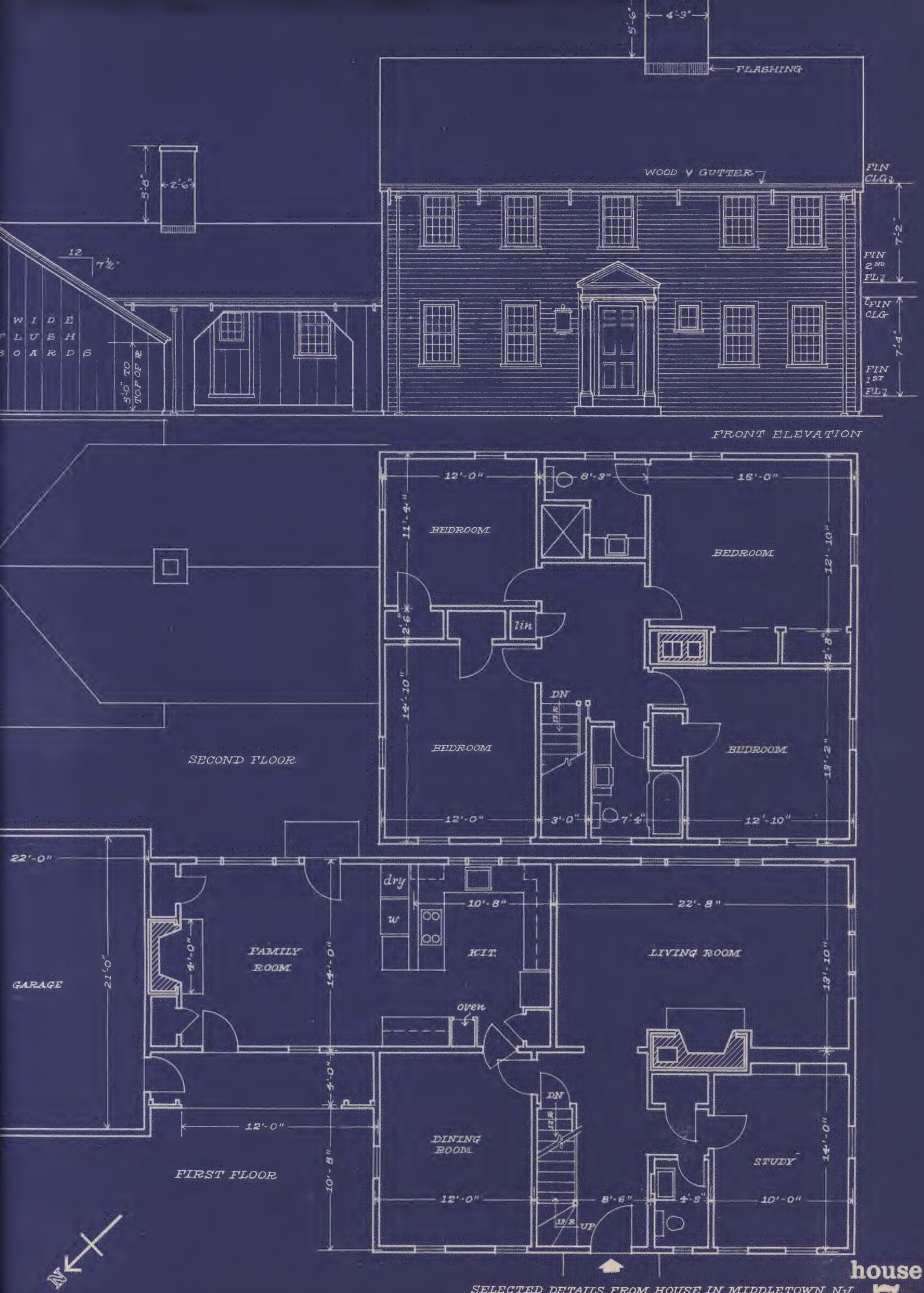


CORNICE DETAIL
REAR OF FAMILY ROOM



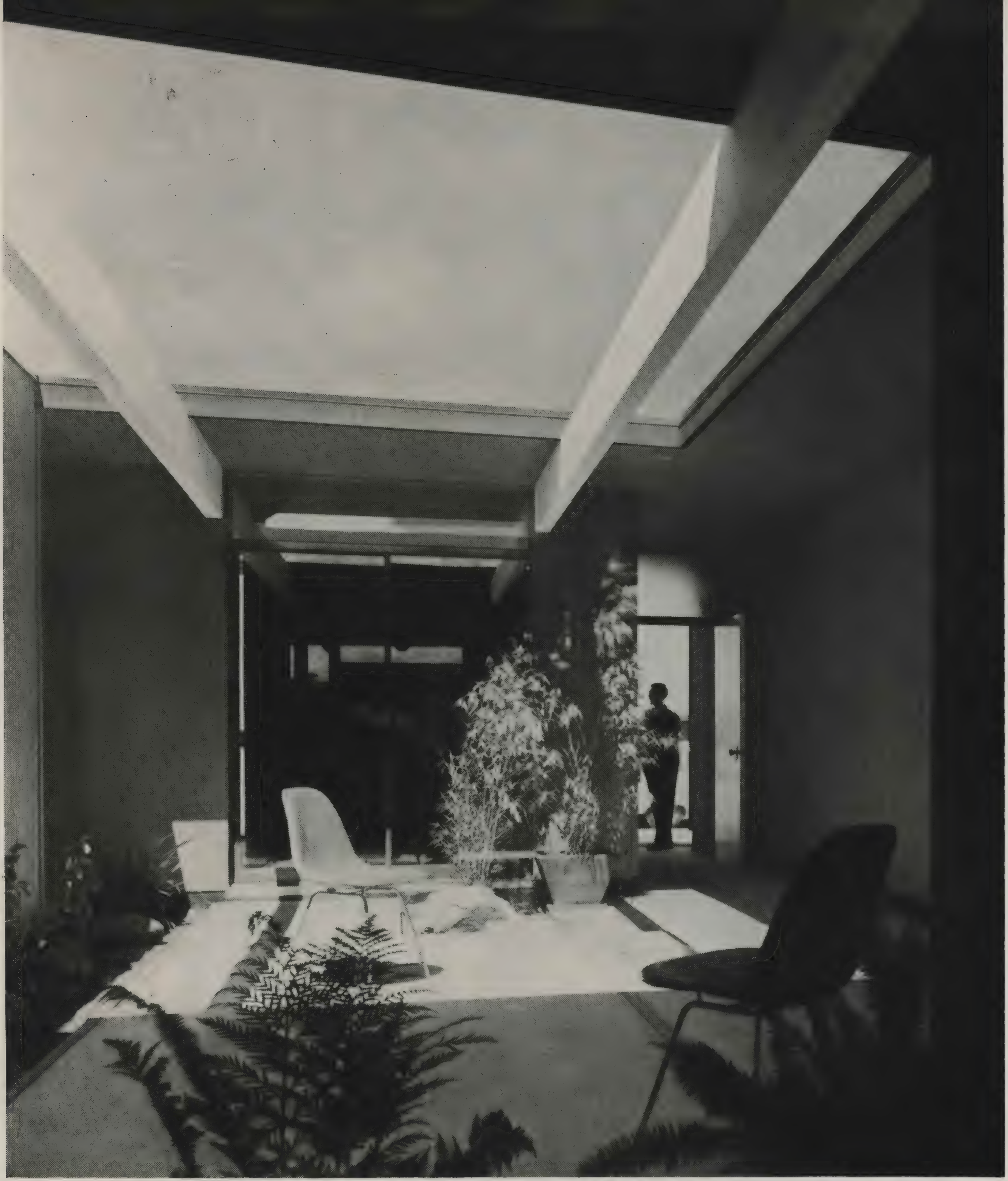
BASEMENT





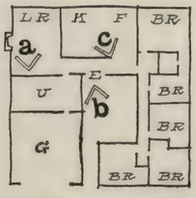
SELECTED DETAILS FROM HOUSE IN MIDDLETOWN, NJ
ROYAL BARRY WILLS & ASSOC : ARCHITECTS
OAK HILL BUILDERS, INC (JAKE LEFFERTS) : BUILDER

house
7



PROTECTED OUTDOOR LIVING is provided by large (15′x19′) central patio (b) which also serves as entry court. Entrance is at right rear.

8 This central patio makes a big hit with buyers



Full plan on p 114

And well it should:

It offers outdoor living in complete privacy because it is fully enclosed by the house. What's more, it invites outdoor relaxing and dining on chilly, windy days when an unprotected terrace would be unpleasant.

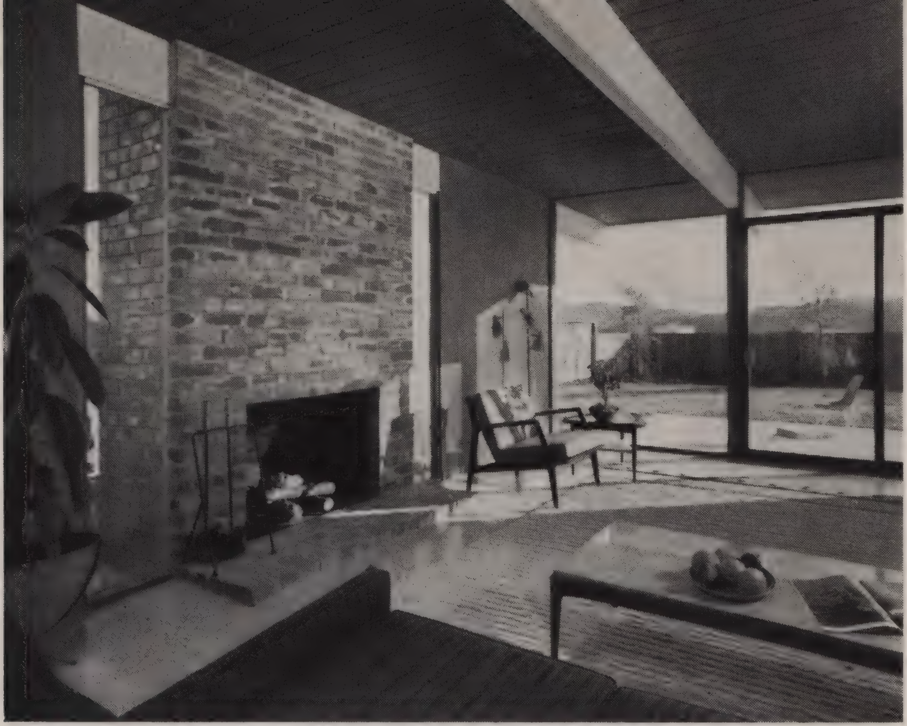
It acts as an entrance court. Its 4′ overhang shelters the entry walk. The street door (right rear in photo above) can be unlocked by a pushbutton release from the entry hall in the center of the house.

It opens a street-side bedroom (center rear in photo above) without opening the room to the street.

It opens the family room to the outdoors on a second side—sliding glass doors also open the room to the backyard (see center photo, facing page).

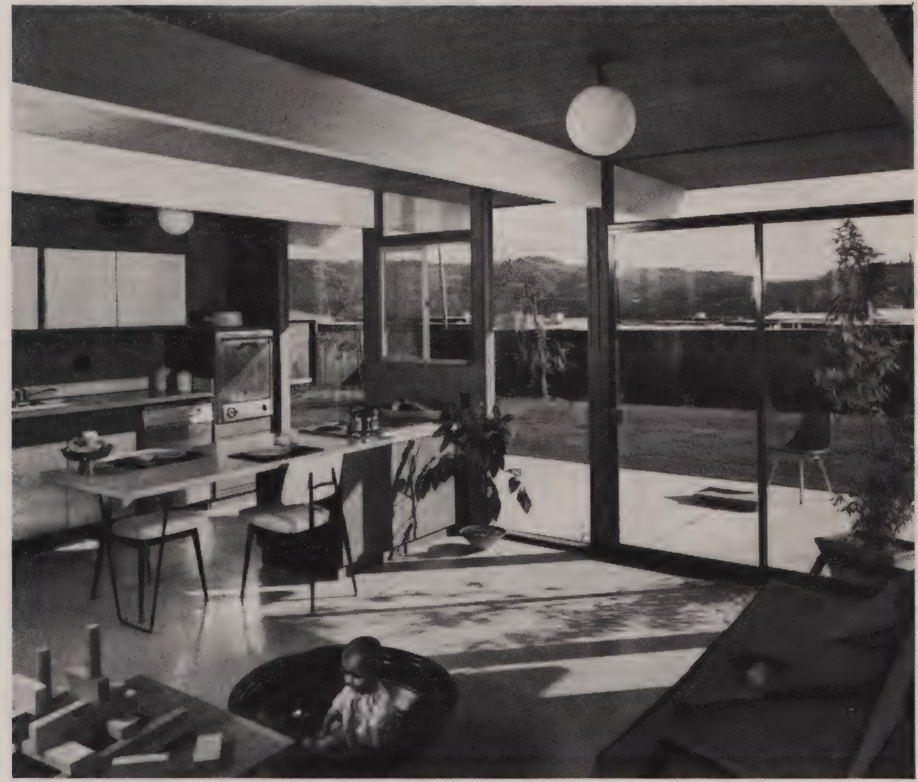
The 1,722 sq ft house has other buyer appeals, too—an oversize (10′x19′) laundry-storage room, for instance, and four bedrooms. The laundry-storage room, paneled with Philippine mahogany, can be used as a TV or hobby room.

A flat roof simplifies framing around the central patio. Does it deter buyers? Apparently not. This model—priced from $23,500 to $24,000 without land—is one of Builder Eichler's two best sellers.



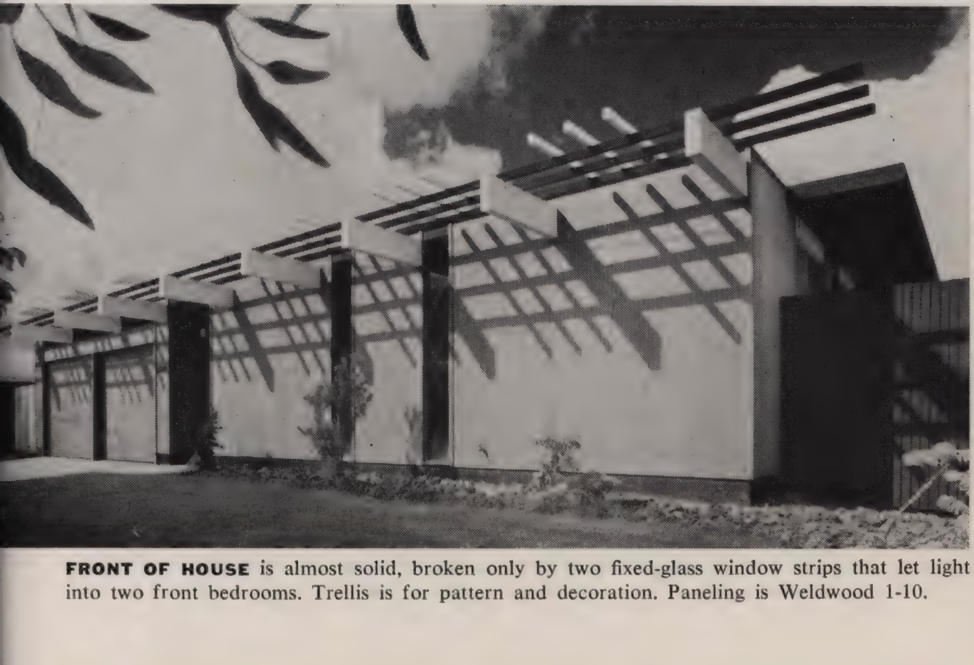
LIVING ROOM (a) has big fireplace mass flanked by fixed glass panels that break wall, help open room. Ceiling is 2″ redwood t&g topped by ½″ Fiberglas insulation and built-up roof.

BUILDER: *Eichler Homes*
ARCHITECTS: *Anshen & Allen*
LOCATION: *Palo Alto, Calif*

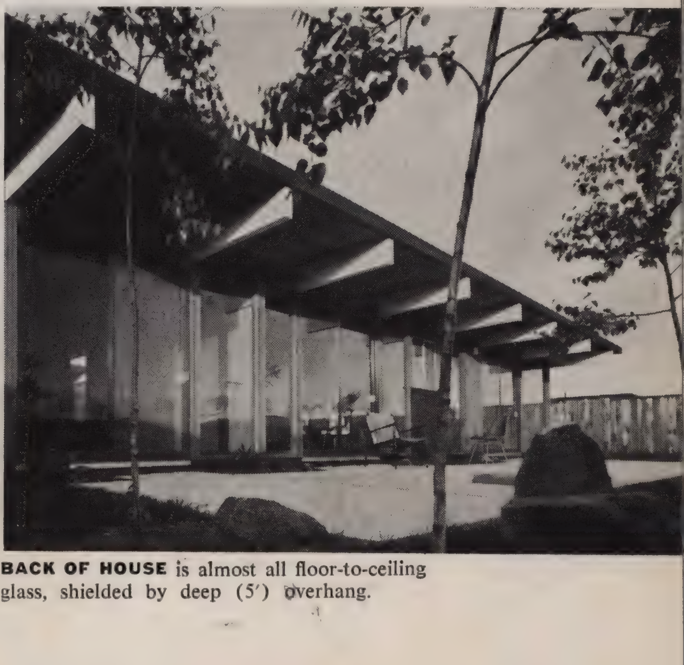


FAMILY ROOM-KITCHEN (c) is divided by white Micarta-topped range and snack counter. Option not shown: table which pivots into family room, extends to seat 10 or 12.

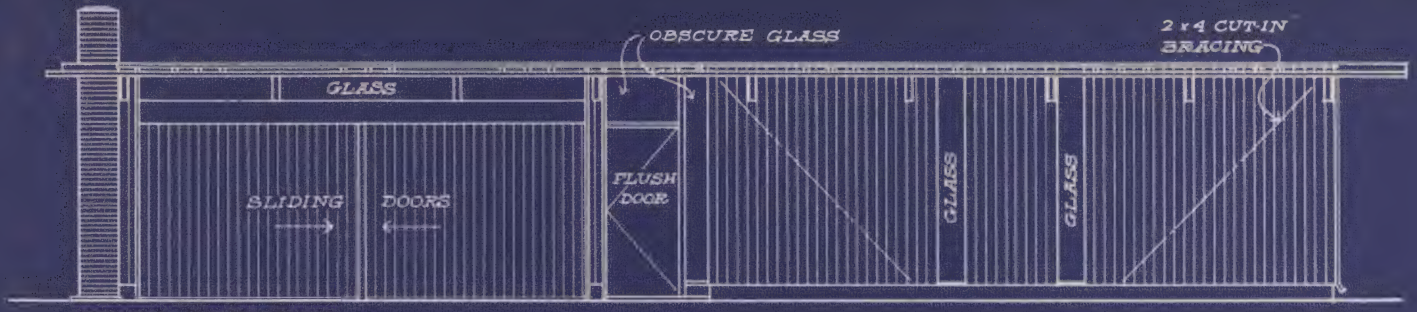
Photos: Ernest Braun



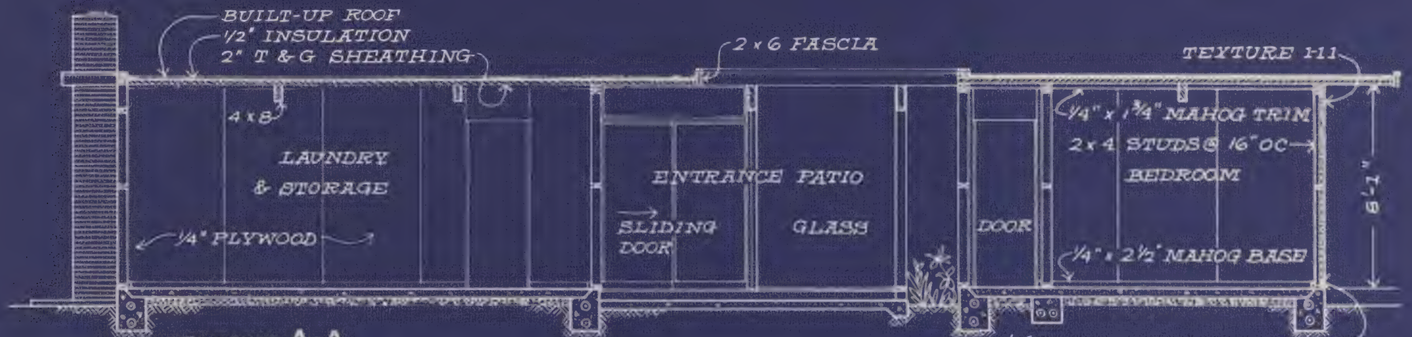
FRONT OF HOUSE is almost solid, broken only by two fixed-glass window strips that let light into two front bedrooms. Trellis is for pattern and decoration. Paneling is Weldwood 1-10.



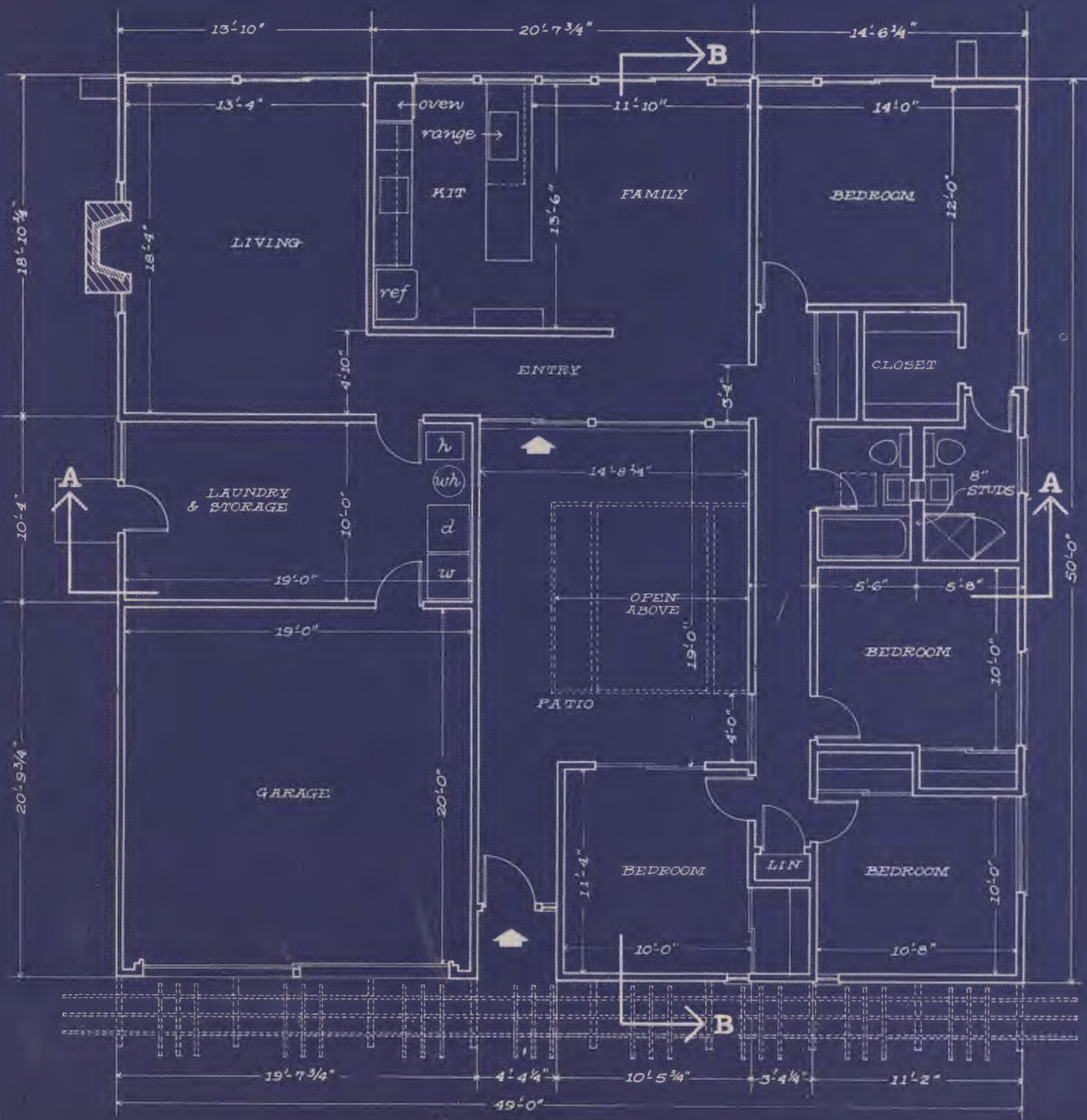
BACK OF HOUSE is almost all floor-to-ceiling glass, shielded by deep (5′) overhang.

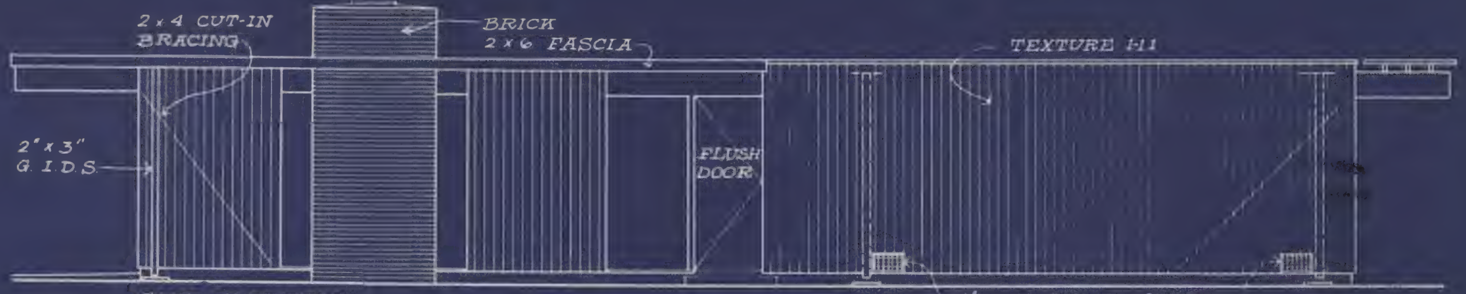


FRONT ELEVATION

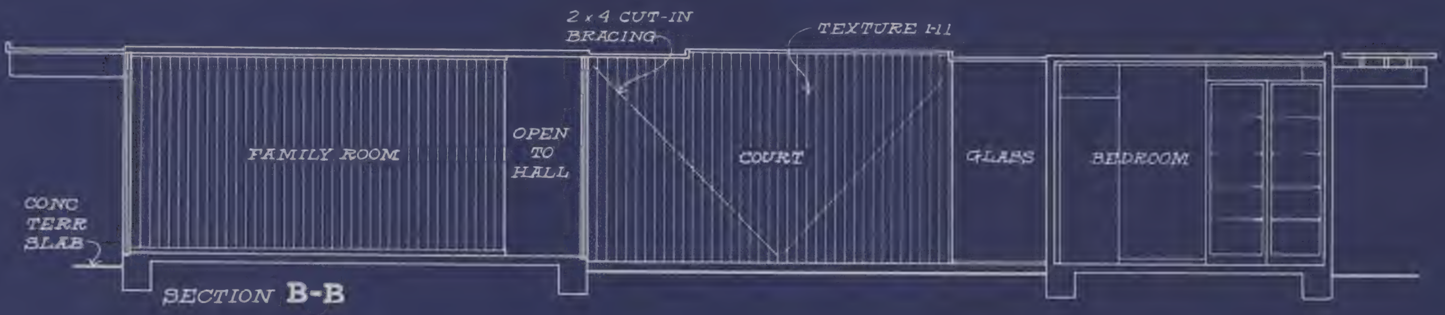


SECTION **A-A**

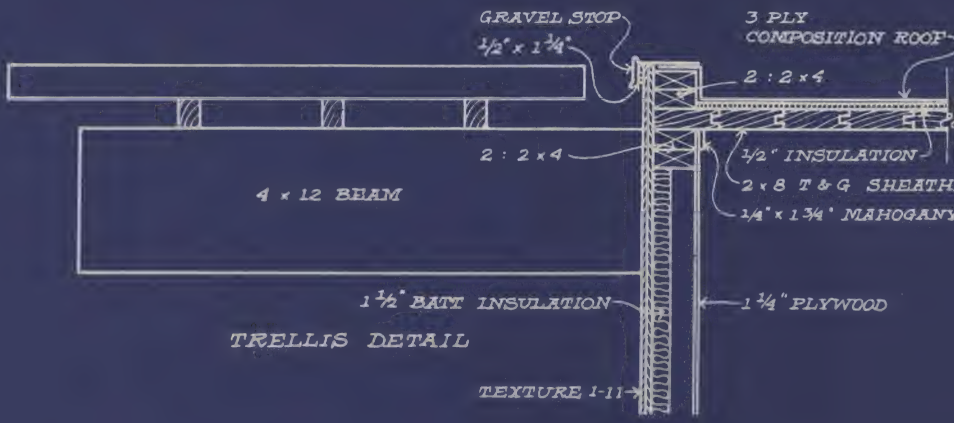




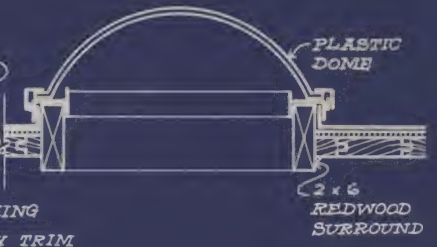
SIDE ELEVATION



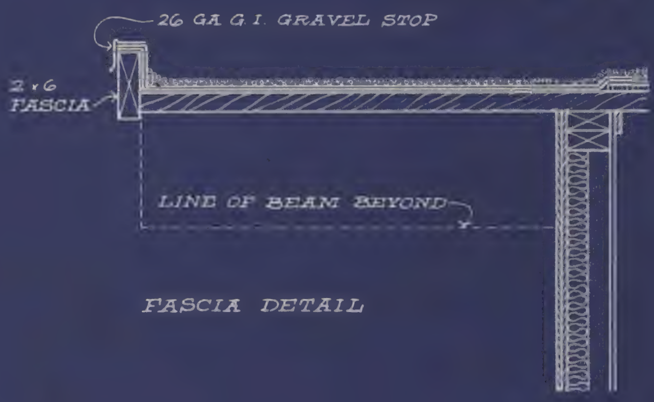
SECTION **B-B**



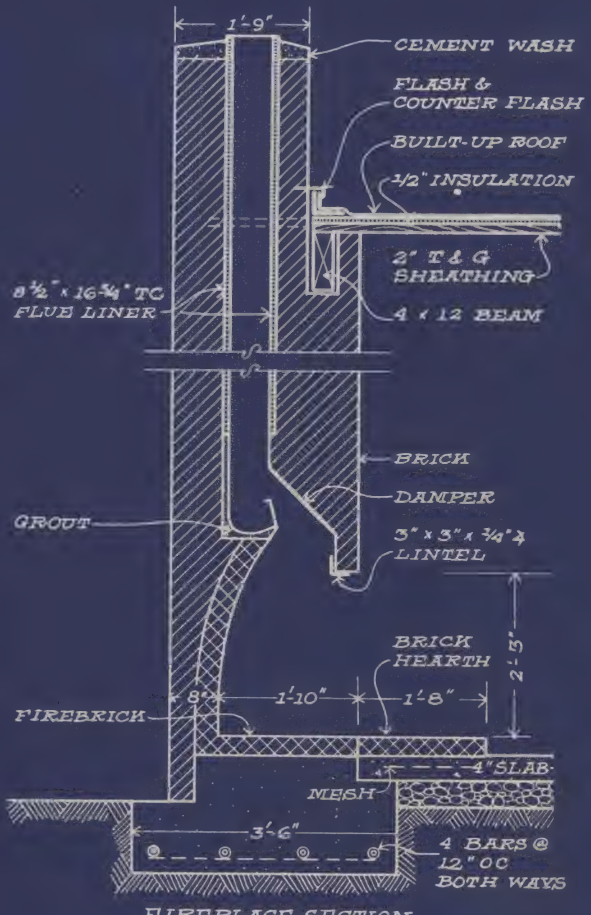
TRELLIS DETAIL

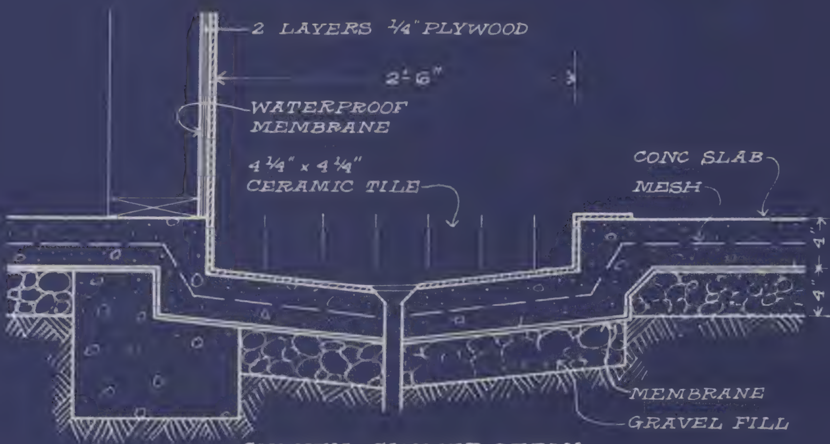


SKYLIGHT DETAIL



FASCIA DETAIL



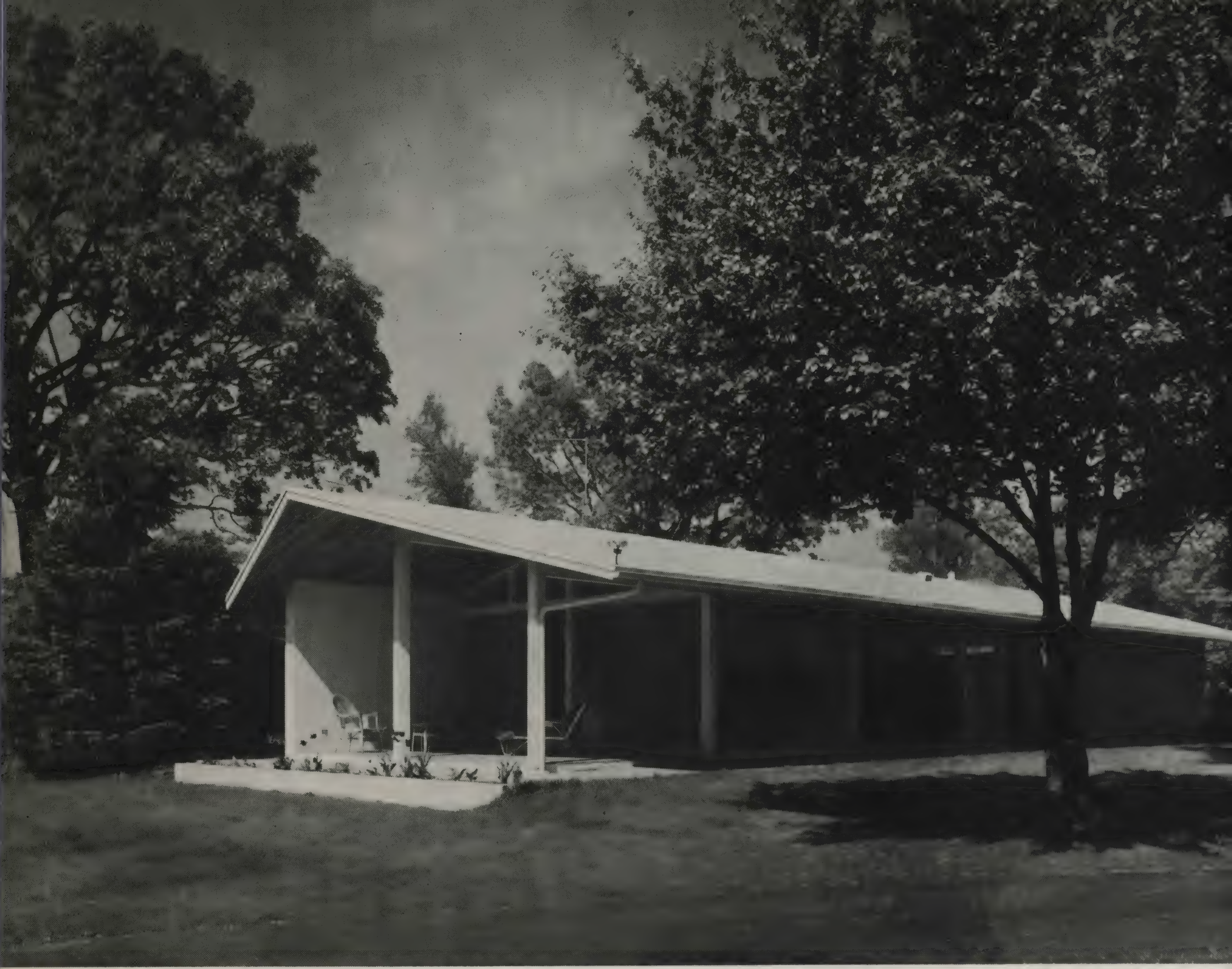


SUNKEN SHOWER DETAIL

FIREPLACE SECTION

SELECTED DETAILS FROM HOUSE IN PALO ALTO, CALIF
ANSHEN & ALLEN : ARCHITECTS
EICHLER HOMES : BUILDER

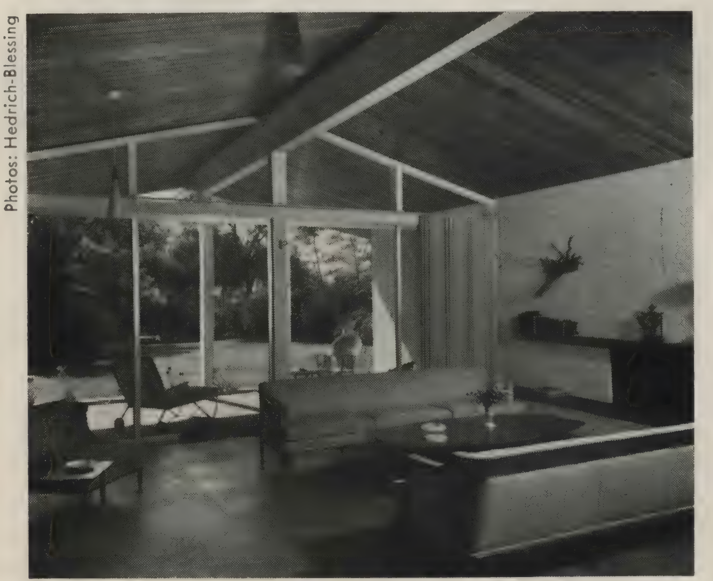
house 8



PROW-SHAPED OVERHANG is deep (13′ to 18′), shelters porch at end of house. Front overhang, also deep (6′), keeps sun off big glass areas.

9 This house gets its character from its simplicity

Photos: Hedrich-Blessing



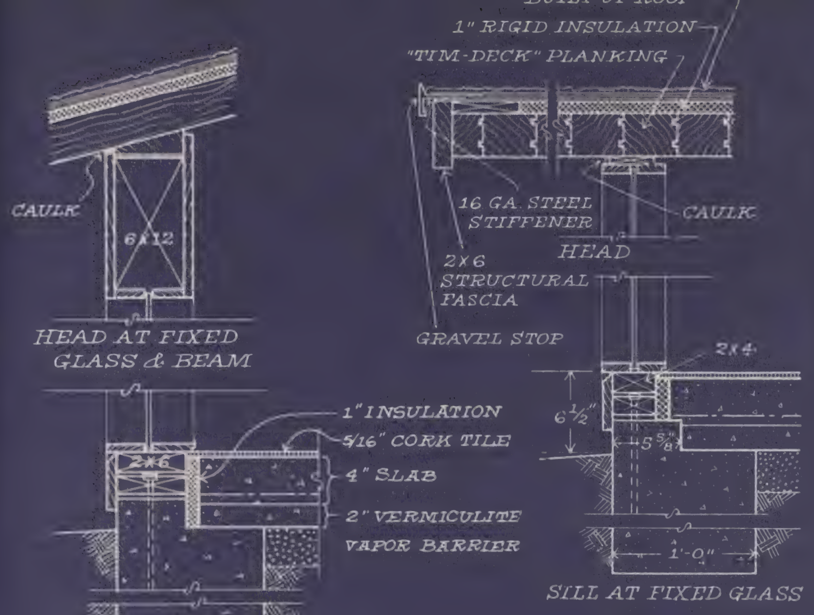
CEDAR ROOF DECK and white-painted brick wall extend beyond glass wall to relate living room (a) to porch. Hefty ridge beam is 6x18.

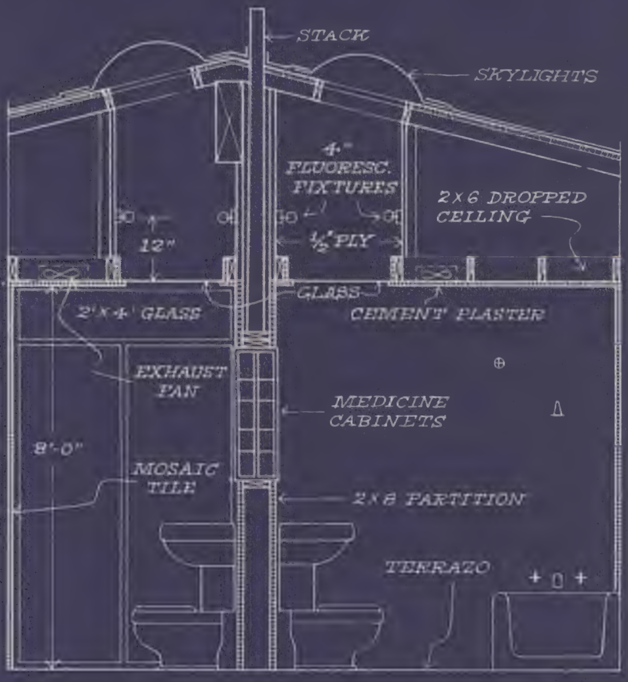
Its design is simple and unadorned. The house is a straightforward rectangular form under an unbroken pitched roof. Its walls are made up of big uninterrupted sections of glass, brick, or cedar siding.

Its construction is simple and exposed. The framing is essentially post and beam although the brick living room wall is an important—and dominant—structural element. The roof deck is 4x6 cedar planking (Tim-Deck), which spans 12′ without intermediate support. The heavy decking saved 20% over conventional roof framing, says Architect Binkley, even though it required nailing with big spikes.

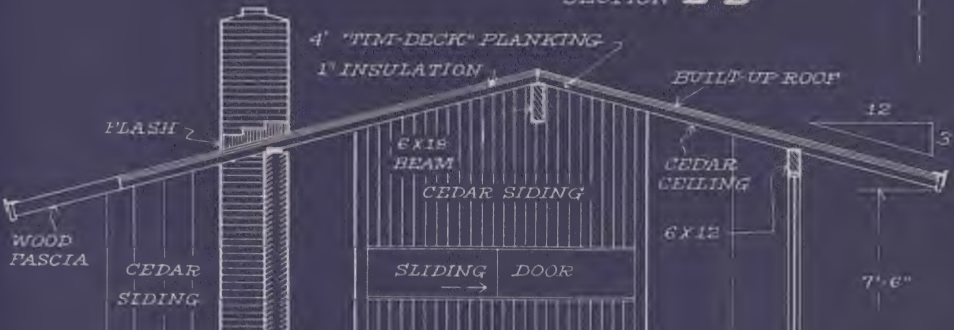
Its materials are simple and plainly finished. The framing and brick walls are painted white—contrast inside and out with the natural cedar paneling, roof deck, and siding. White marble chips over built-up roofing top the roof deck. The floor is 5/16″ cork tile on a concrete slab.

Its plan (facing page) is simple but imaginative. An entrance gallery gives access to all areas without wasting space or splitting the house down the middle. A central core—it separates the living and sleeping areas—includes all plumbing and utilities. Skylights brighten the inside kitchen, baths and laundry-freezer room. The house has 1,685 sq ft plus the 260 sq ft porch.

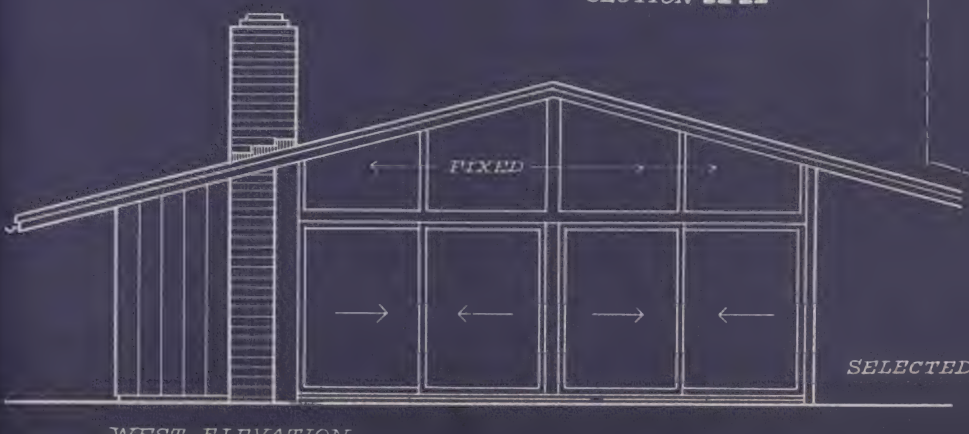




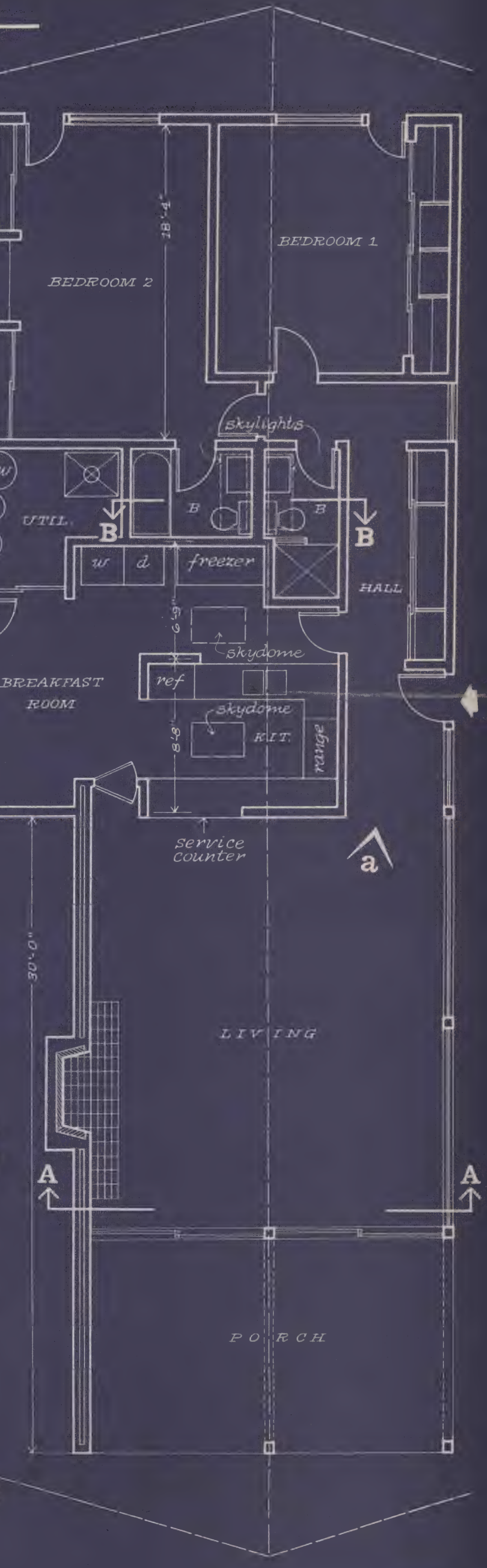
SECTION **B-B**



SECTION **A-A**



WEST ELEVATION



SELECTED DETAILS FROM HOUSE IN PALATINE, ILL
ROY BINKLEY: ARCHITECT
WILLIAM H BEHM: BUILDER

house
9

Photos: Clarence Laughlin

FACADE (not all in photo) is 85′ long, has double-door entry set in under 4′ overhang, brick veneer in big easy-to-build sections.

10 Quality products make this house a big value

FAMILY-DINING ROOM (a) includes built-in cabinet which separates dining area from breakfast area off kitchen at far left.

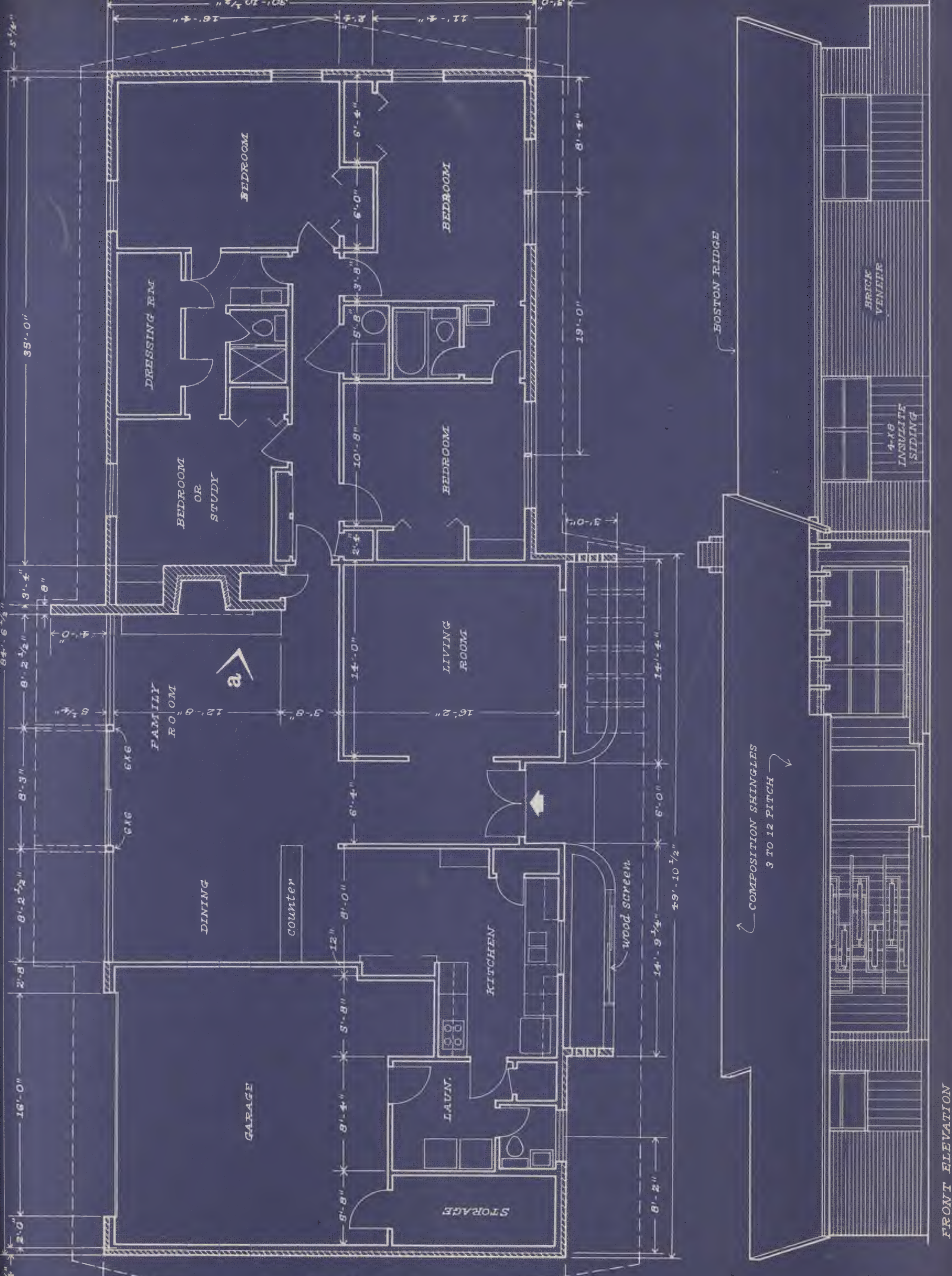
TERRACE (right) outside glass-walled family room is set off by landscaping included in the price. Buyers get 25 shrubs, two 5″ trees.

It is built with quality materials. Samples: No. 1 cedar shingles, No. 1 face brick veneer, acoustical plaster ceilings (USG), Armstrong cork tile in the family room and hardwood floors elsewhere, Anderson Beautyline windows.

It is loaded with quality equipment. Samples: 135-amp electric service (plus Rem-Con low-voltage control system); built-in lighting in the den, living room, and kitchen; Carrier air conditioning; Lee wool carpets in the bedroom wing; a gas lighter in the fireplace; built-in GE range and oven; Waste King disposer and dishwasher; NuTone range hood; Pryne heater-fan-light units in baths.

At $23,500 plus land, this 2,280 sq ft model offers four bedrooms (one with a 12′x13′ dressing room), 2½ baths, a 16′x25′ family-dining room, and a two-car garage.

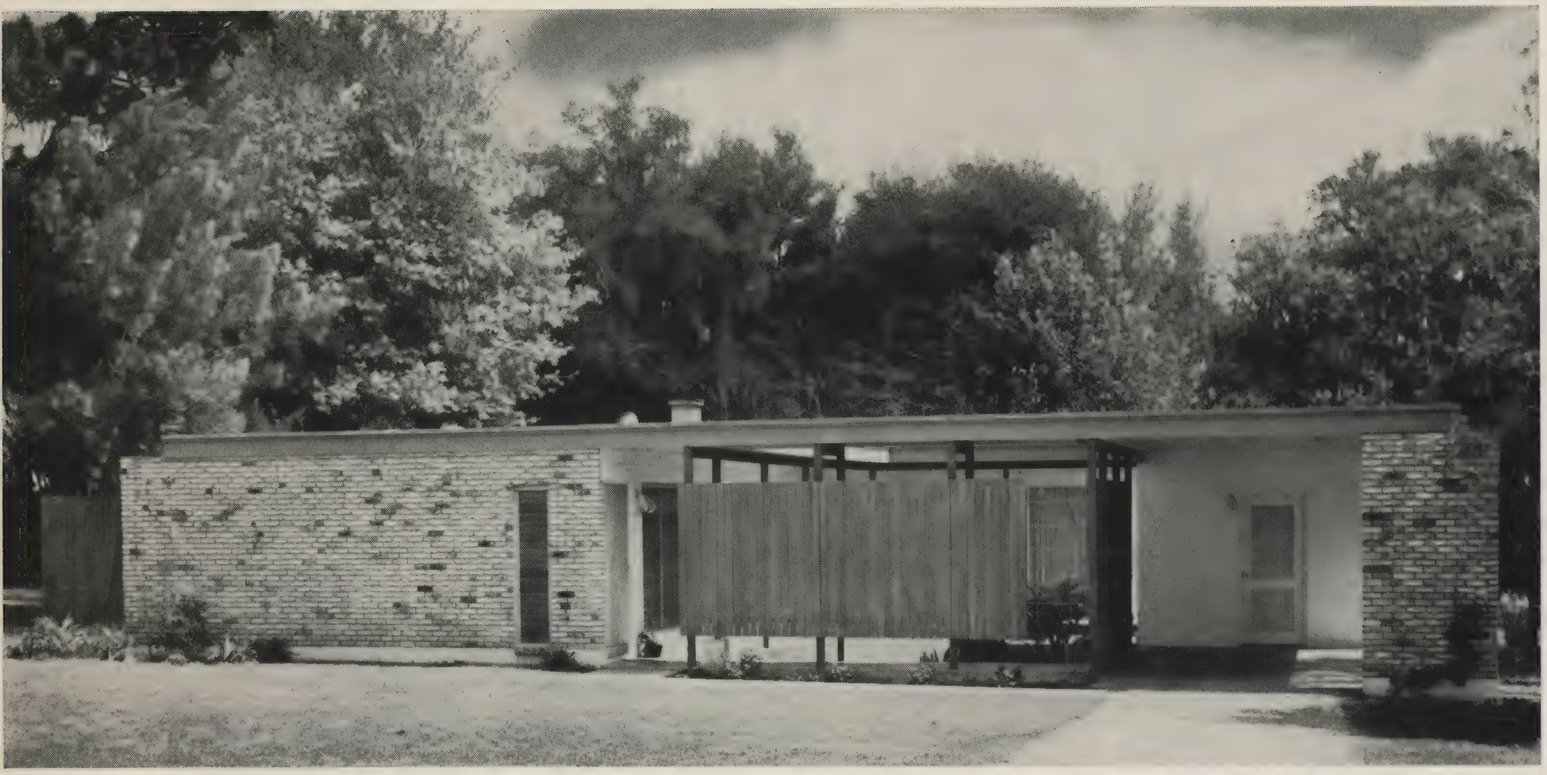
It all adds up to a lot of house for the money.



house 10

SELECTED DETAILS FROM HOUSE IN DALLAS
FOX & JACOBS CONSTRUCTION CO: BUILDER

Robertson & Fresh



FACADE is lengthened by brick panels extending beyond end walls and by strong roof line tying together house, patio fence, and carport at right.

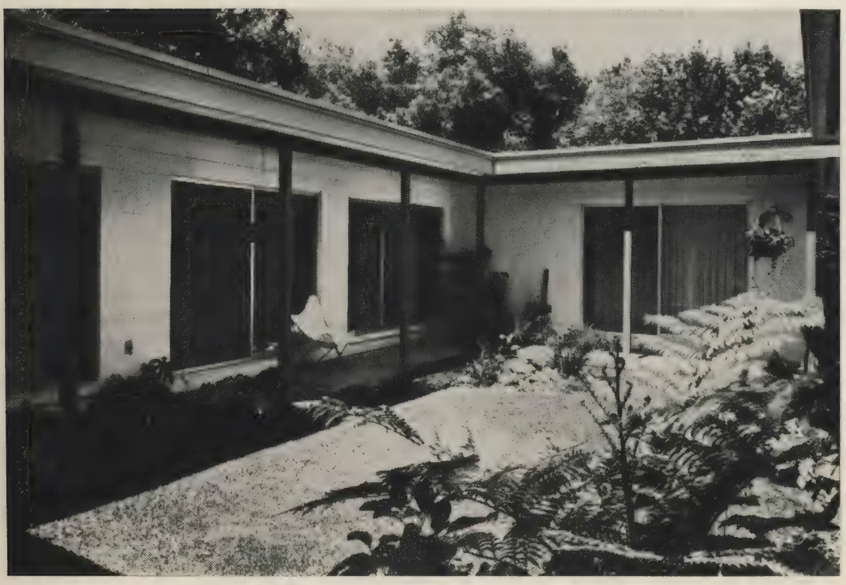
11 Would you guess this house cost under $14,000?

Actually, it cost $13,400 without land. What's more, it is a custom house—built to the buyer's specifications.

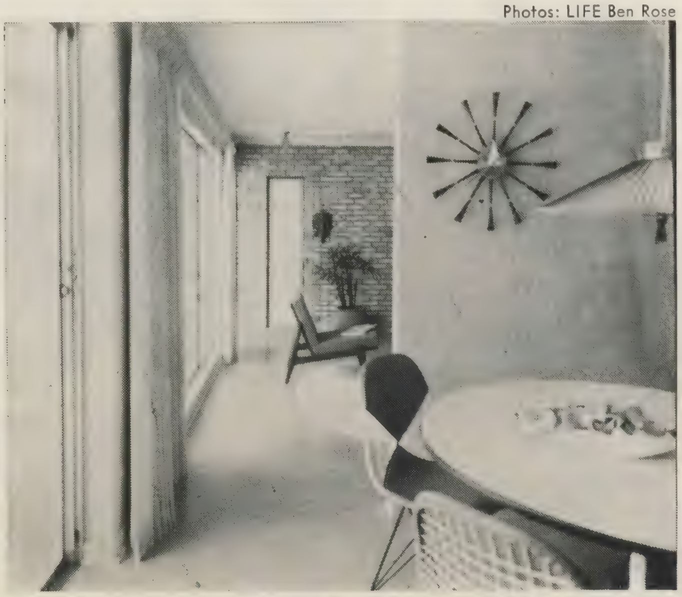
The long, low facade gives this relatively small house its big-house look. Behind the facade there is value, too—1,200 sq ft of space, three bedrooms, terrazzo floors, a built-in oven and countertop range by GE. A large (700 sq ft) central patio is enclosed on all sides—by the L-shaped house itself, high front fence, and carport—and works as a family room in the mild Florida climate. The house was shown in Part I (Sept 15) of LIFE's "More Livable Homes" series.

This custom house is no exception for Builder Matt Jetton. He builds others for people who want individuality, keeps their prices at or near the prices of his speculative houses. How? Purchasing is the main answer. He buys materials (like the used brick on the facade of this house, the concrete block on other exterior walls) and equipment (like the sliding glass doors and jalousies) on a mass basis—enough for a year's production of custom and speculative houses.

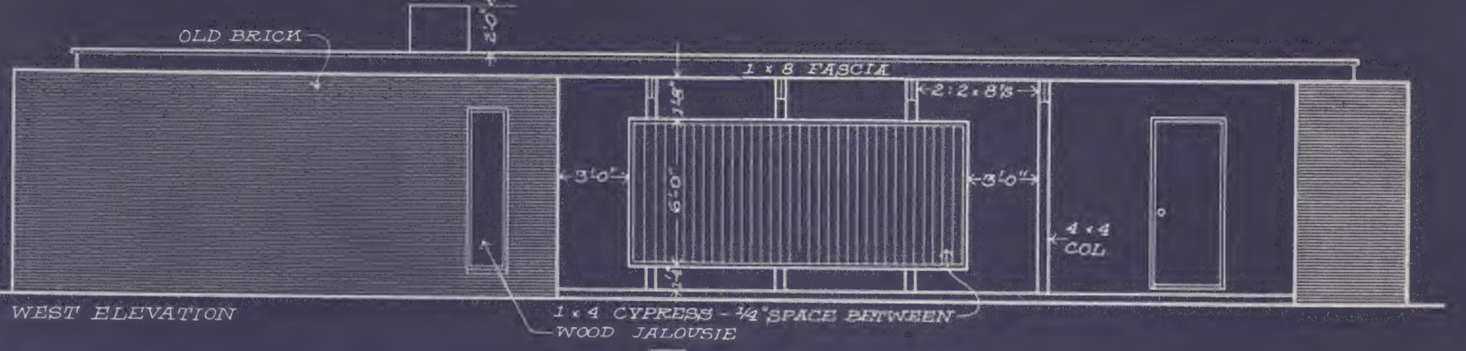
Photos: LIFE Ben Rose



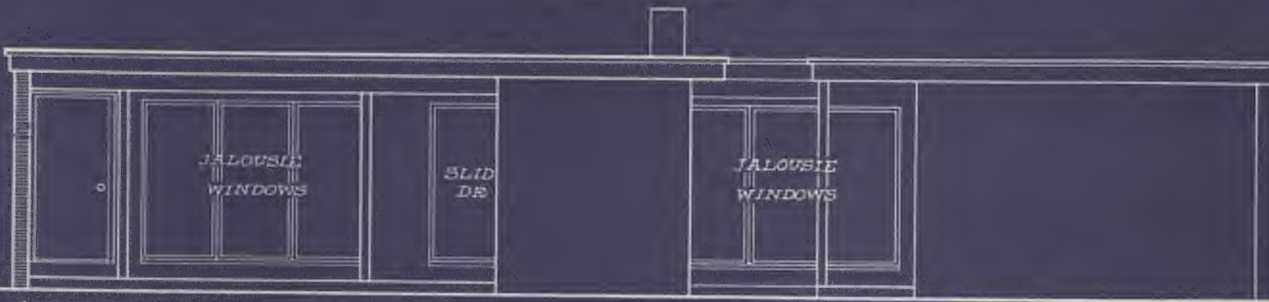
FRONT PATIO (a) is focal point of house. Window walls open into (l to r) living room, dining alcove, bedroom hall, master bedroom. 4' overhang shades glass, covers walk from house to carport.



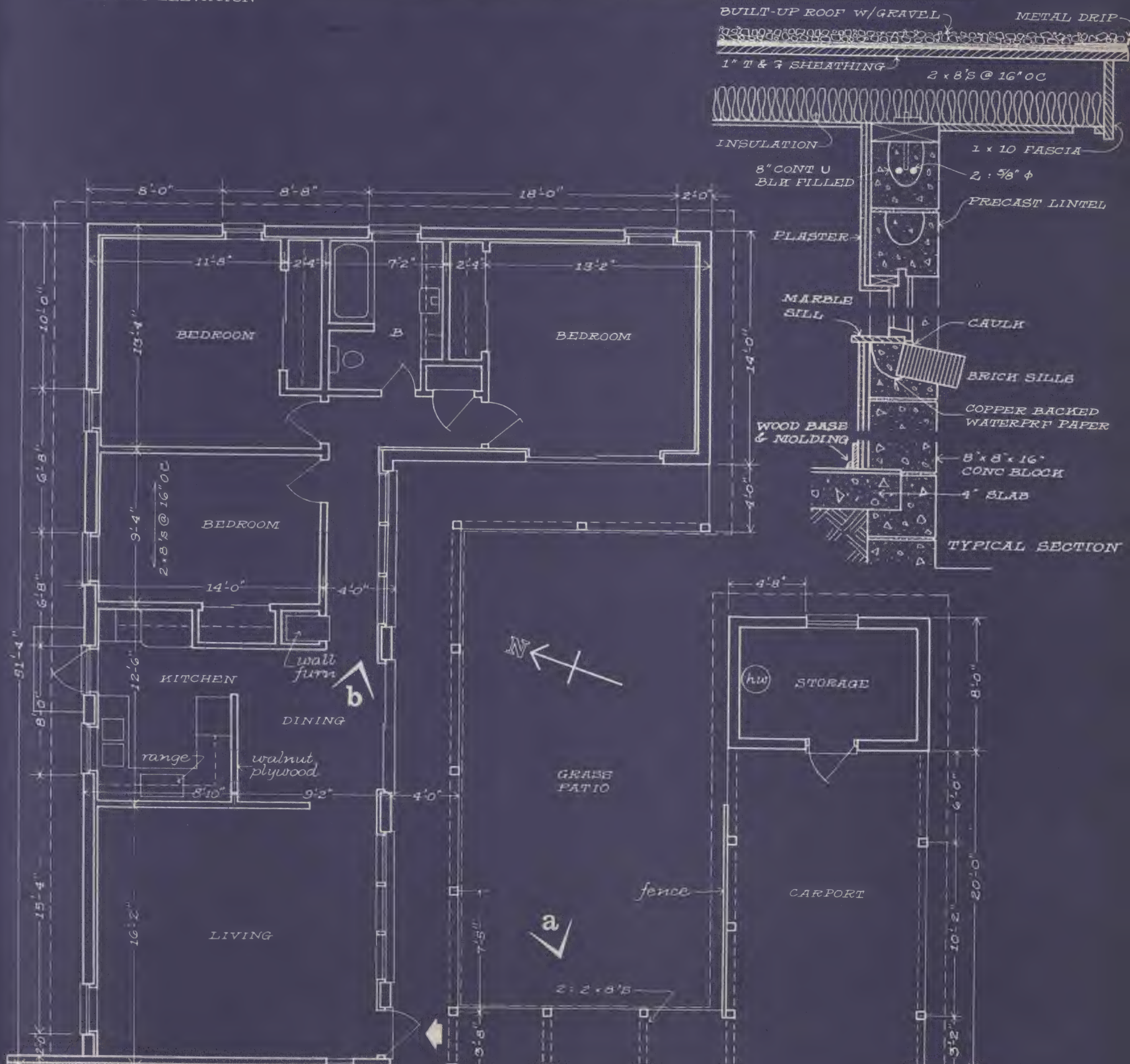
DINING ALCOVE (b) is just off kitchen (out of photo to right) and next to 16'x18' living room. Street-side wall at far end of living room is all brick except for ventilating louver. Patio is at left.



WEST ELEVATION



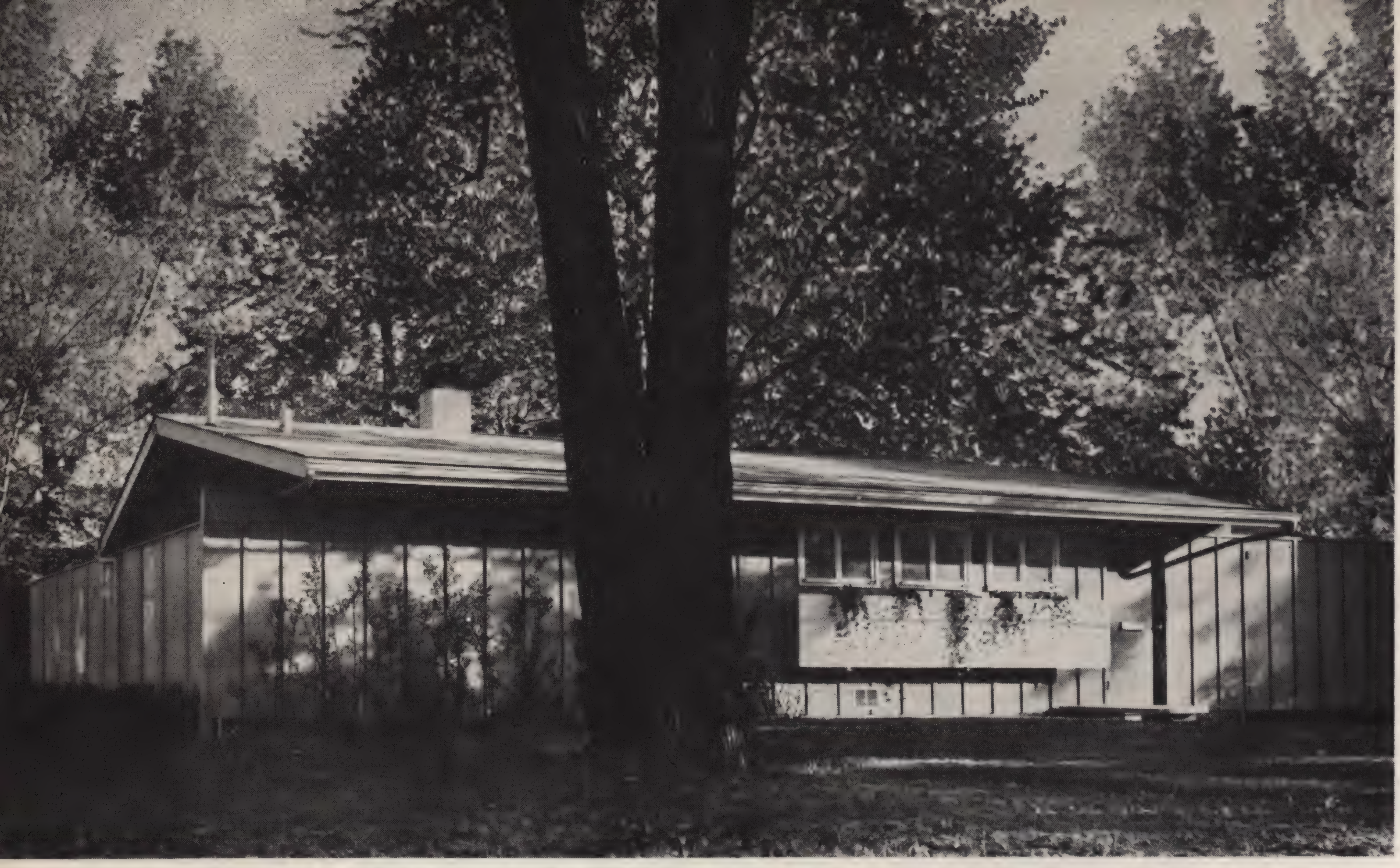
SOUTH ELEVATION



TYPICAL SECTION

SELECTED DETAILS FROM HOUSE IN TAMPA
BETTY WILD: DESIGNER
SUNSTATE BUILDERS, INC (MATT JETTON): BUILDER

house 11



ALMOST SOLID FRONT WALL—extended at right by driveway gate—runs from lot line to lot line. Windows light kitchen and utility room.

12 This one-bedroom house is designed for privacy

And that is quite a trick on its 50′ suburban lot:

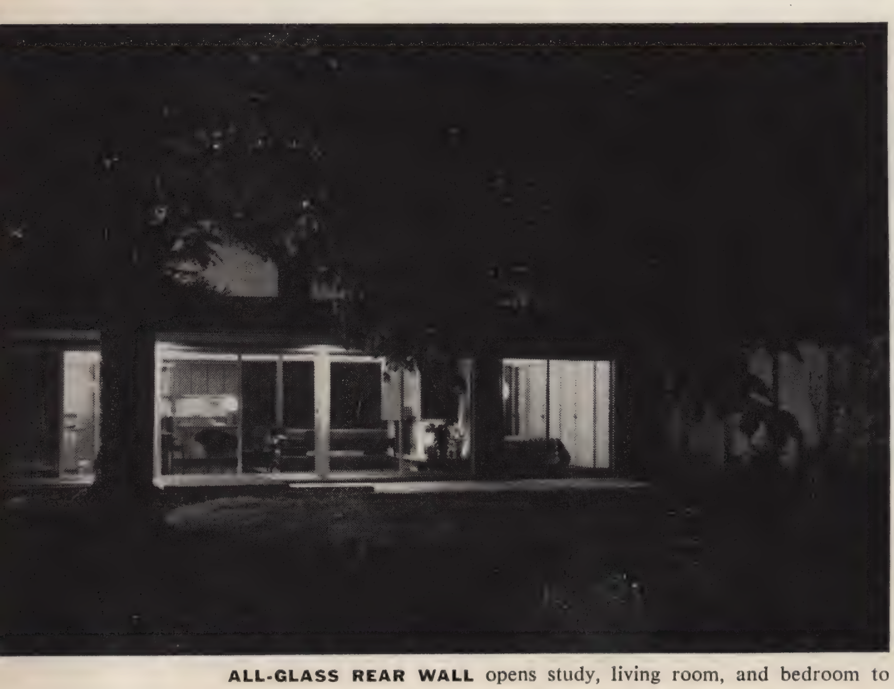
The front wall has only three small, high windows.

Both end walls are solid.

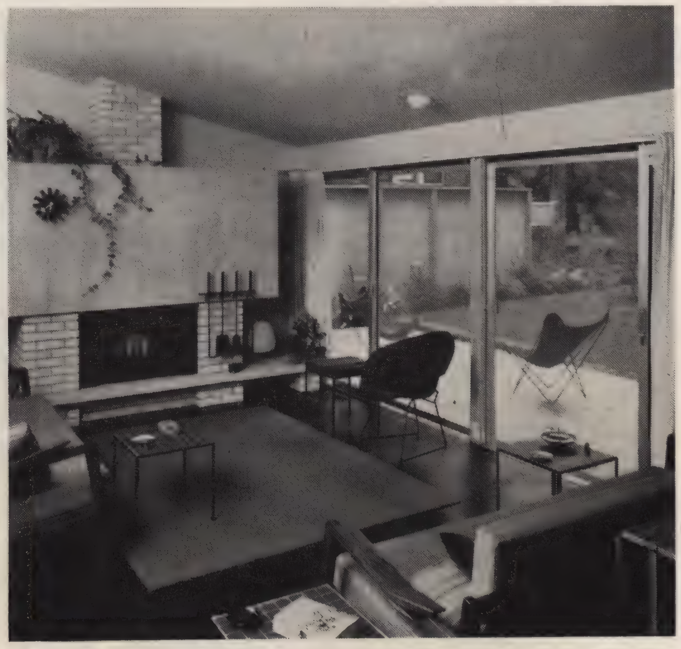
The back wall is all glass—but screened from neighbors by high fences extending back 25′ along the lot lines to form a rear patio (see photos below) and by a detached garage.

This is a small house (970 sq ft of space, 38′ long), but its plan is efficient and flexible. The entry hall, kitchen, bath, and large hobby-utility room form a buffer between the street and the rear living and sleeping areas. A section of the 26′ living room works as study or guest room when cut off by a folding partition. The kitchen, normally open to the living area, can also be shut off by a partition.

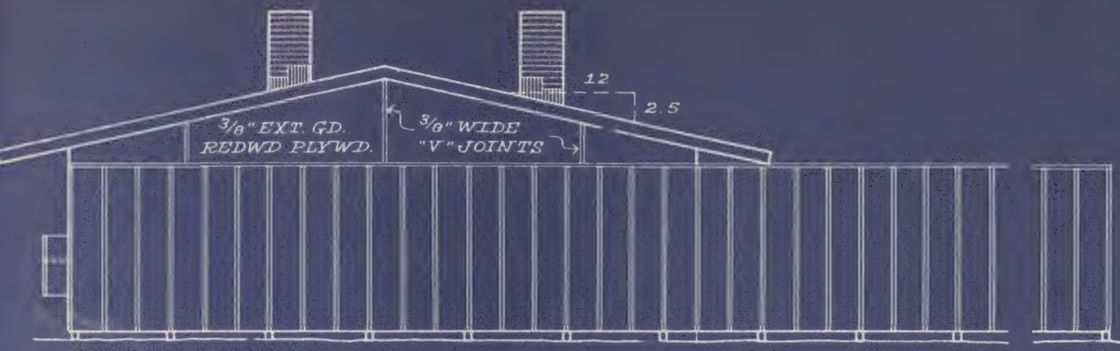
Contract price of the house: $17,660.



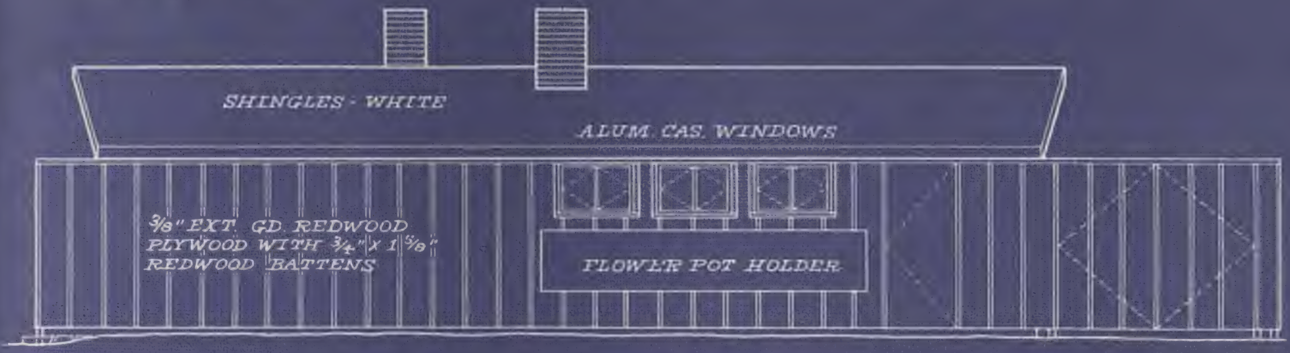
ALL-GLASS REAR WALL opens study, living room, and bedroom to paved patio screened by high fences along side lines of lot.



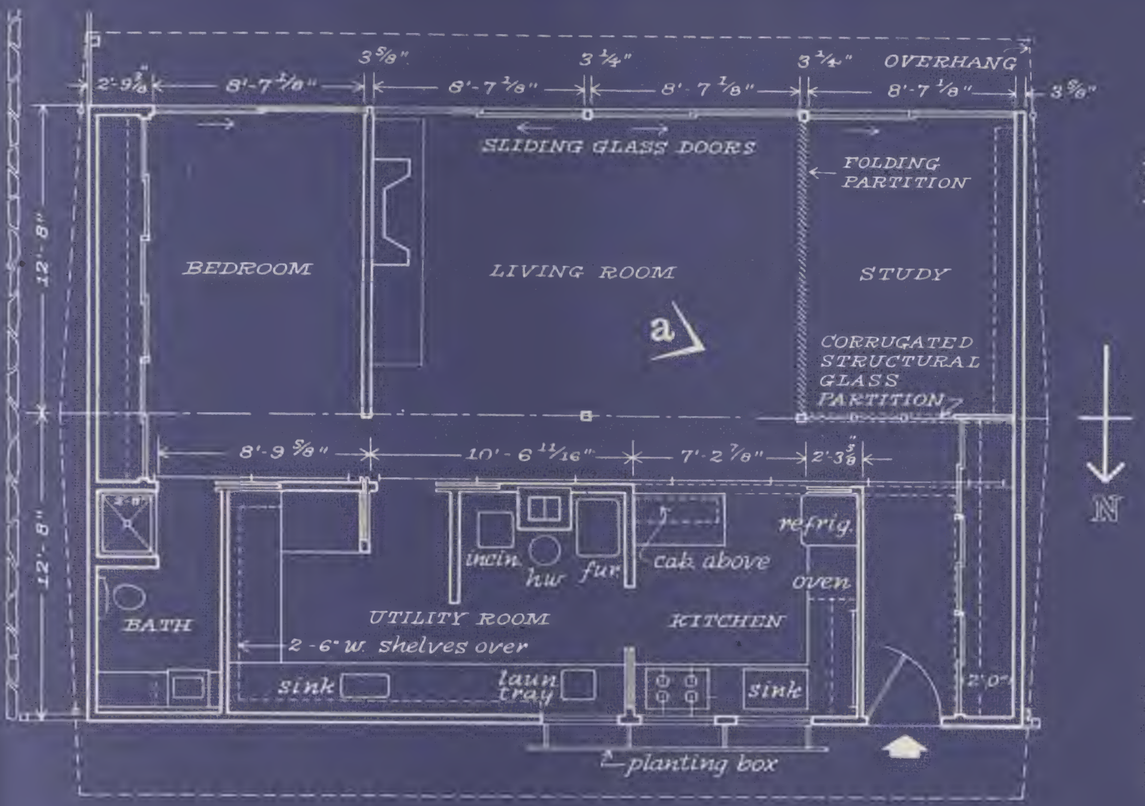
VIEW FROM LIVING ROOM (a) shows how fence along lot line provides privacy outside and in. Bedroom is beyond fireplace wall.

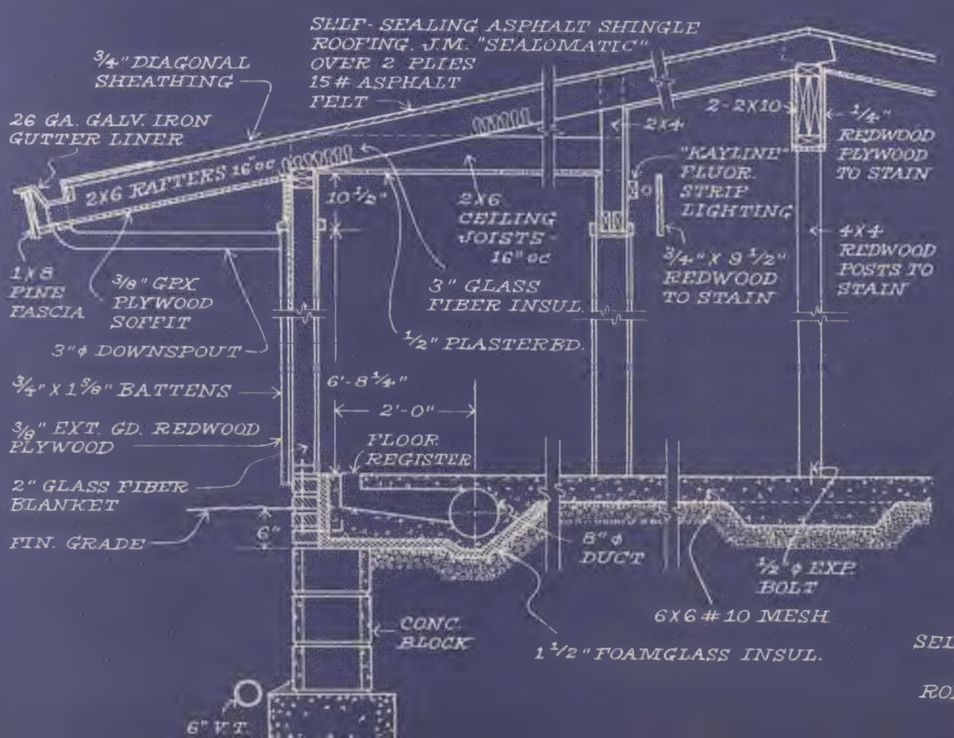


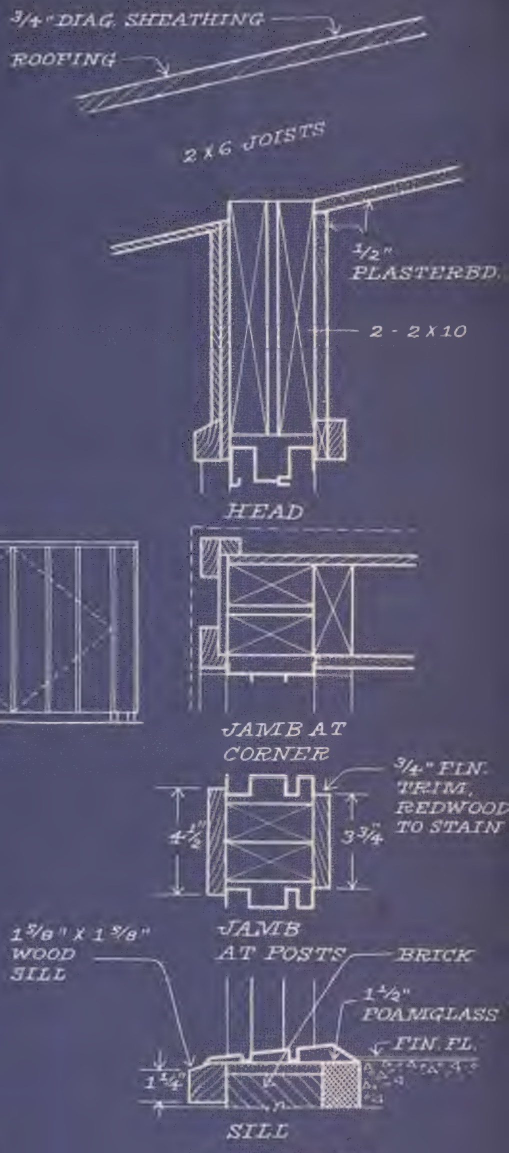
WEST ELEVATION


SHINGLES - WHITE
ALUM. CAS. WINDOWS
3/8" EXT. GD. REDWOOD PLYWOOD WITH 3/4" x 1 5/8" REDWOOD BATTENS
FLOWER POT HOLDER

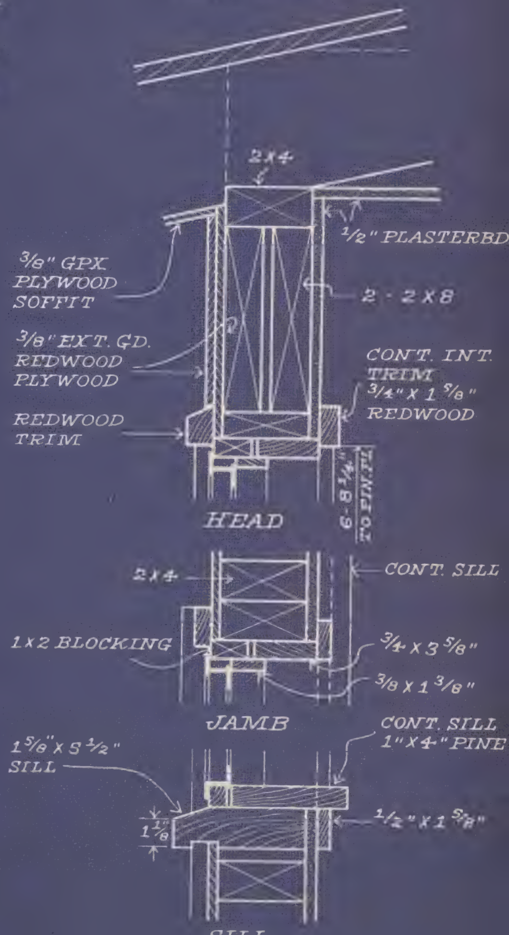
NORTH ELEVATION







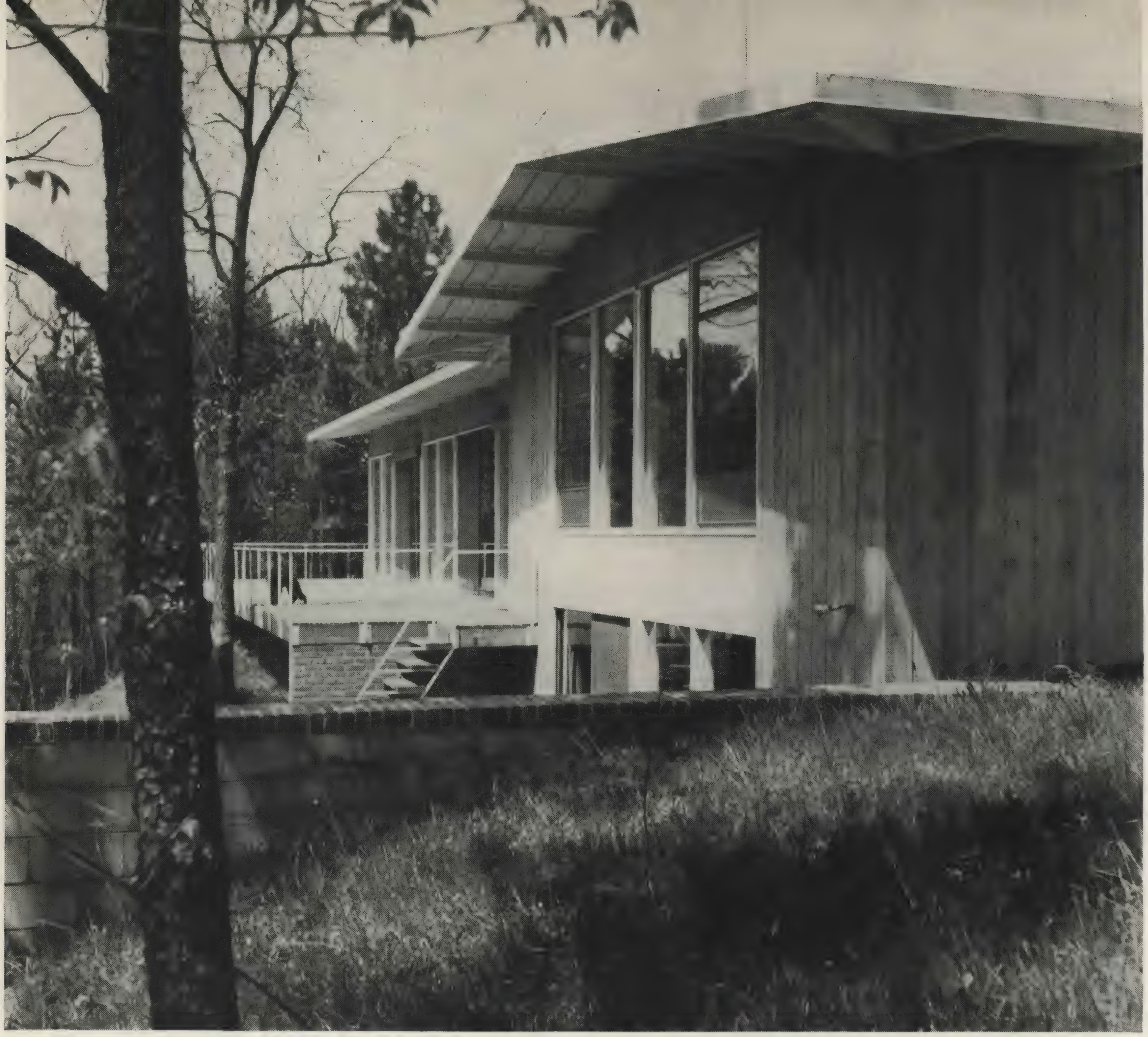
SLIDING DOORS



CASEMENT WINDOWS

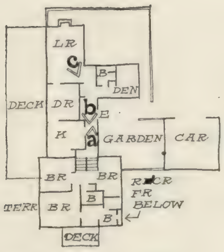
SELECTED DETAILS FROM
HOUSE IN CLEVELAND HEIGHTS
ROBERT A. LITTLE & ASSOC: ARCHITECTS
RALPH ZICKA: BUILDER

house 12



ON VIEW SIDE, living area and kitchen open off deck in background. Bedrooms are on upper level, foreground; recreation room is below.

13 A house on a hilltop: it's open to sun and view



Full plan on p 126

Glass walls facing south (above) let almost every room share the sun and the best view. Only one bedroom, a purposely isolated study, and two work-rooms are on the opposite (entrance) side of the four-level house.

And most rooms are open to outdoor living areas: the master bedroom has its own secluded deck; the recreation room opens to a terrace formed by retaining walls; and the living room, dining room and kitchen share the 57′ deck shown above.

The view and the contours of the ridge largely dictated the sprawling (85′ long) plan. Only the lowest (recreation-room) level required extensive excavating. And the different levels (as well as the plan) were used to zone different activities from each other.

Cost of the 2,078 sq ft house is reported to be in the $55,000 to $60,000 range.

ON ROAD SIDE, house gets rustic quality that suits its forest site from its natural, rough-sawn boards and its deep overhangs.

ENTRY is set back under roof and is several steps up from carport at left. Gallery (behind glass) shares garden with entry walk.

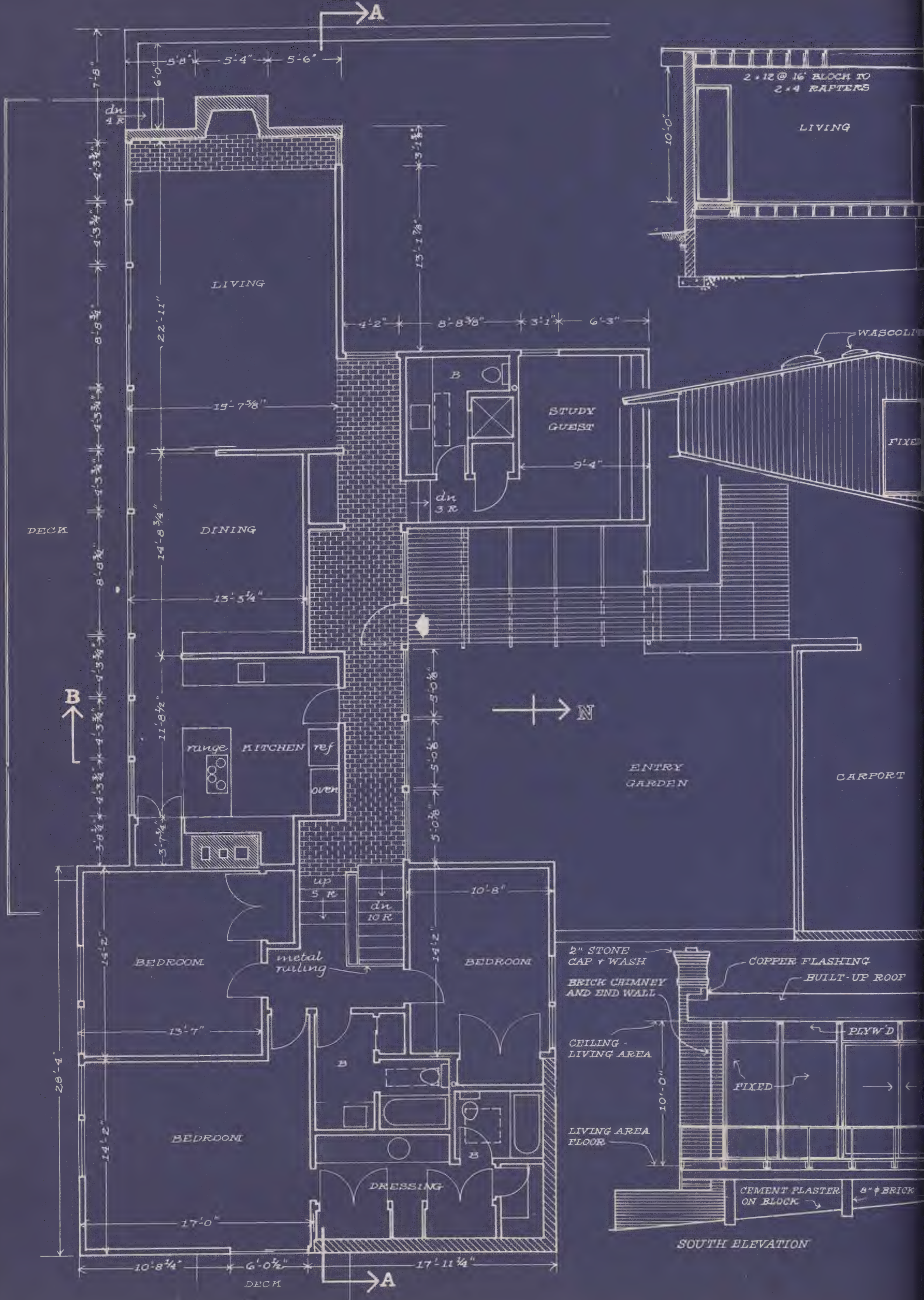
DRAMATIC STAIRWELL (a), to left of entry, leads up to bedroom wing, down to recreation room, workrooms, and utility area.

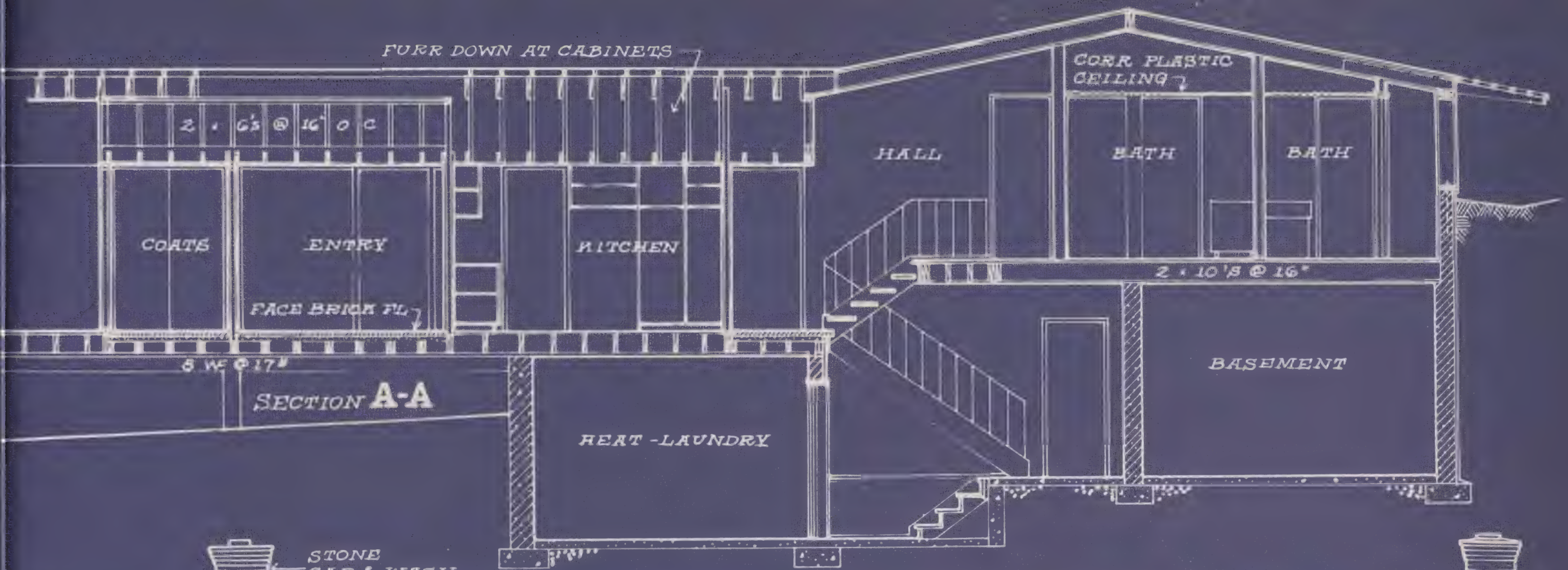
HANDSOME HALLWAY (b) to right of entry leads to living area beyond storage cabinet at left, to study beyond glass panel at right.

ARCHITECT: *David W Osler*
BUILDER: *D R Wisely*
LOCATION: *Ann Arbor, Mich*

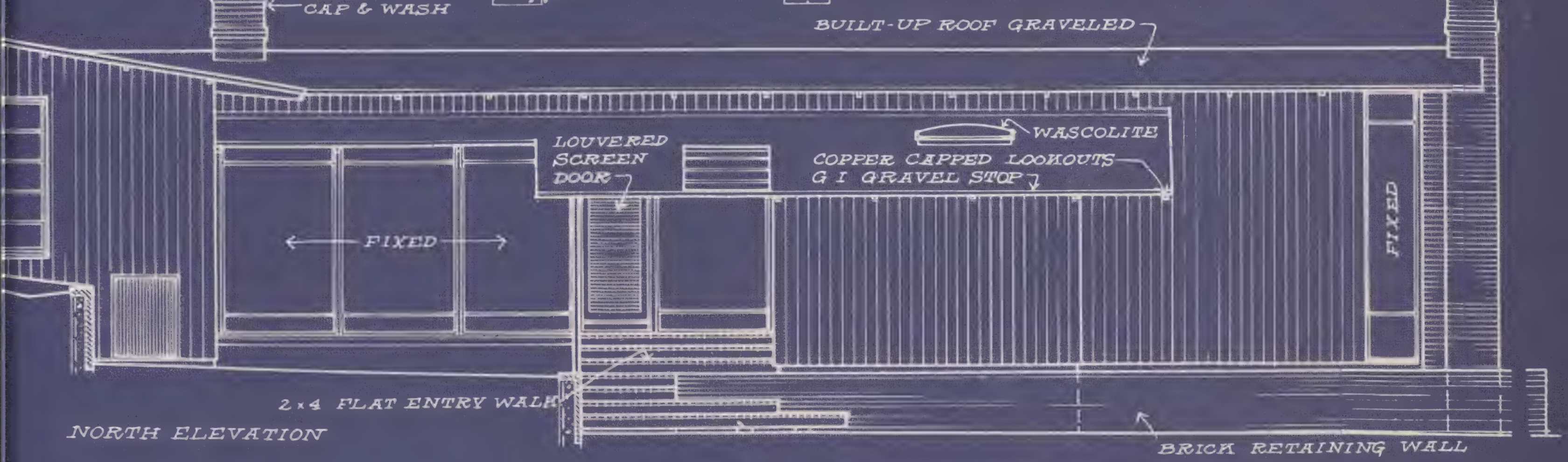
CLEAN-LINED LIVING ROOM (c) has raised fireplace set flush in all-brick wall. Floor-to-ceiling drapes cover window wall facing deck.

Photos: Sam Sturgis

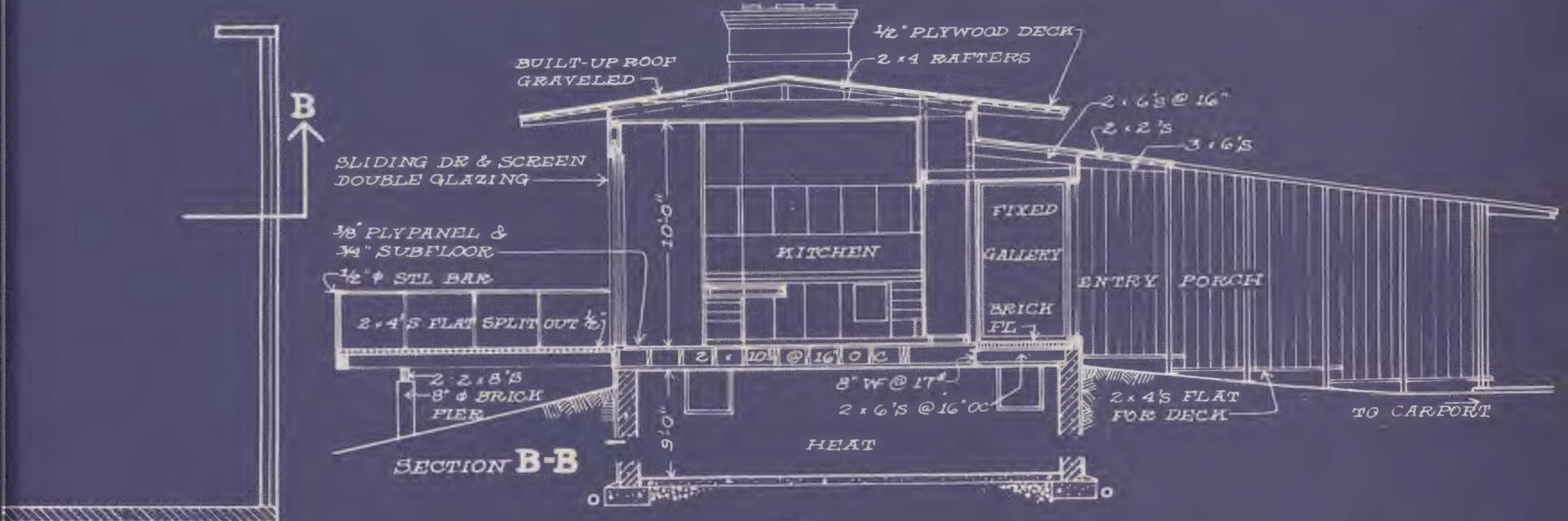

A
5'8"
5'-4"
5'-6"
6'-0"
7'-8"
dn
4 R
2'-3¾"
4'-3¾"
8'-8¾"
LIVING
22'-11"
15'-7⅝"
13'-1⅞"
3'-1⅛"
4'-2"
8'-8⅜"
3'-1"
6'-3"
B
STUDY
GUEST
9'-4"
dn
3 R
DECK
DINING
14'-8¾"
13'-5¼"
B
11'-8½"
range
KITCHEN
ref
oven
3'-8½"
3'-7¼"
5'-0⅝"
N
ENTRY
GARDEN
CARPORT
up
5 R
dn
10 R
metal
railing
10'-8"
BEDROOM
14'-2"
13'-7"
BEDROOM
28'-4"
B
B
BEDROOM
DRESSING
17'-0"
10'-8¼"
6'-0½"
17'-11¾"
DECK
A
2 x 12 @ 16" BLOCK TO
2 x 4 RAFTERS
10'-0"
LIVING
WASCOLI
FIXE
2" STONE
CAP + WASH
COPPER FLASHING
BUILT-UP ROOF
BRICK CHIMNEY
AND END WALL
PLYW'D
CEILING -
LIVING AREA
FIXED
10'-0"
LIVING AREA
FLOOR
CEMENT PLASTER
ON BLOCK
8" BRICK
SOUTH ELEVATION



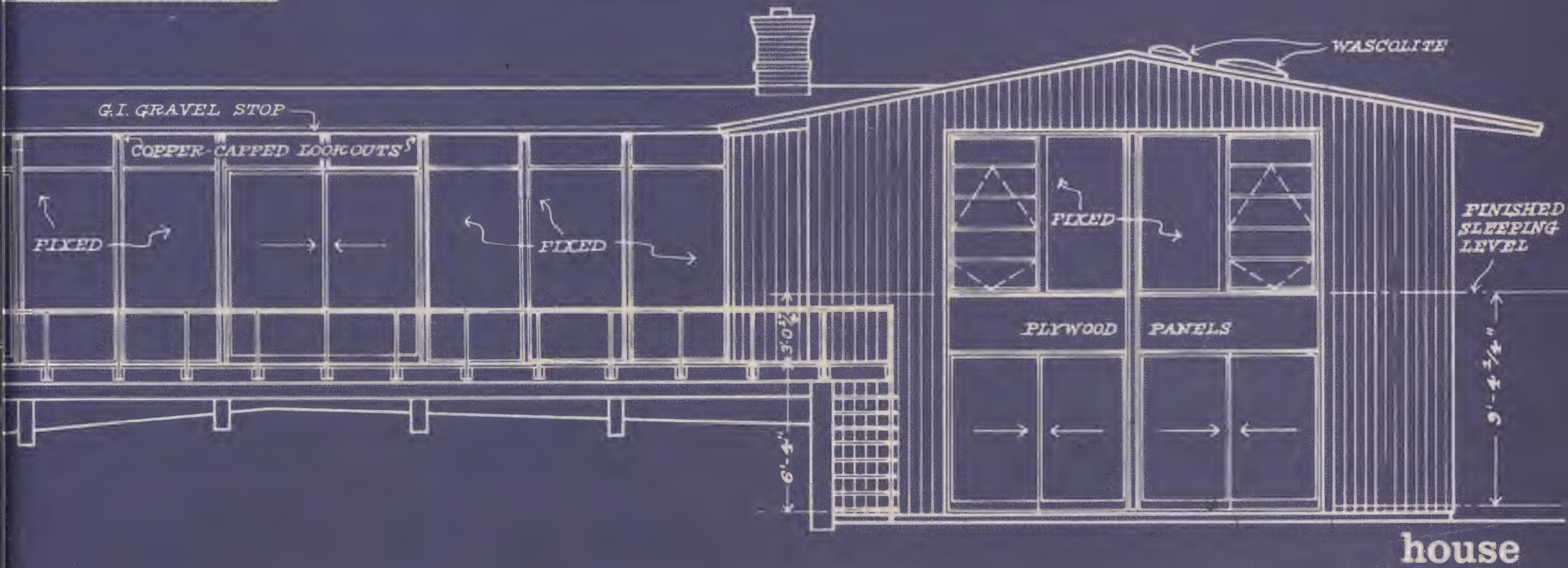
SECTION **A-A**



NORTH ELEVATION

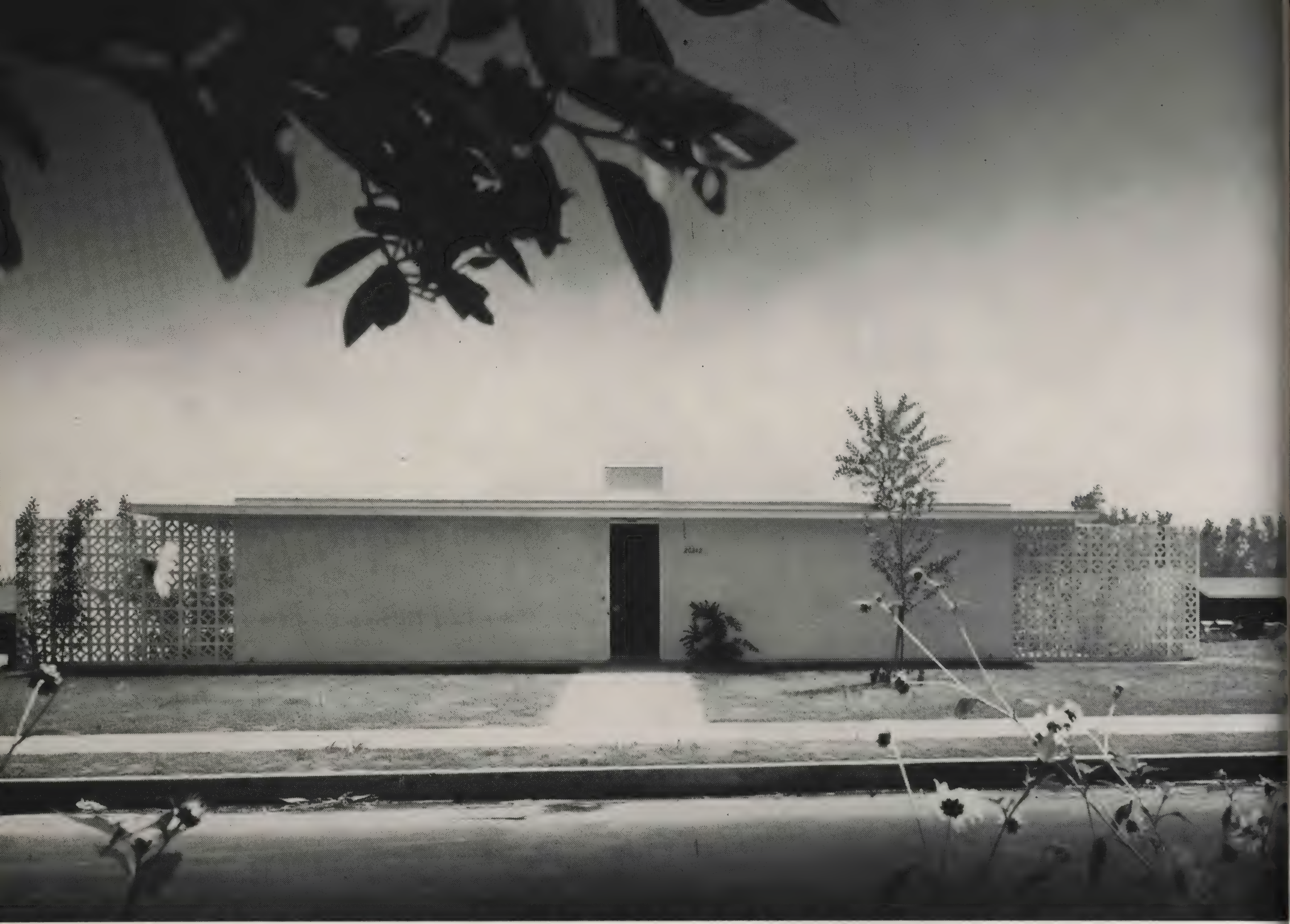


SECTION **B-B**



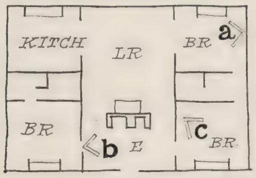
SELECTED DETAILS FROM HOUSE IN ANN ARBOR, MICH
DAVID W OSLER : ARCHITECT
D R WISELY : BUILDER

house
13



SIMPLE, CLASSIC FACADE is set off by pre-cast concrete grilles that extend to lot lines. Exterior walls are stucco over 2x4 framing.

14 Famed Architect Ed Stone designed this house



Full plan on p 130

Aldon Construction Co built it. And LIFE showed it to 32-million people (Sept 22, p 32).

"Since LIFE's article, we've been swamped by phone calls, wires, and letters," says Aldon President Willard Woodrow.

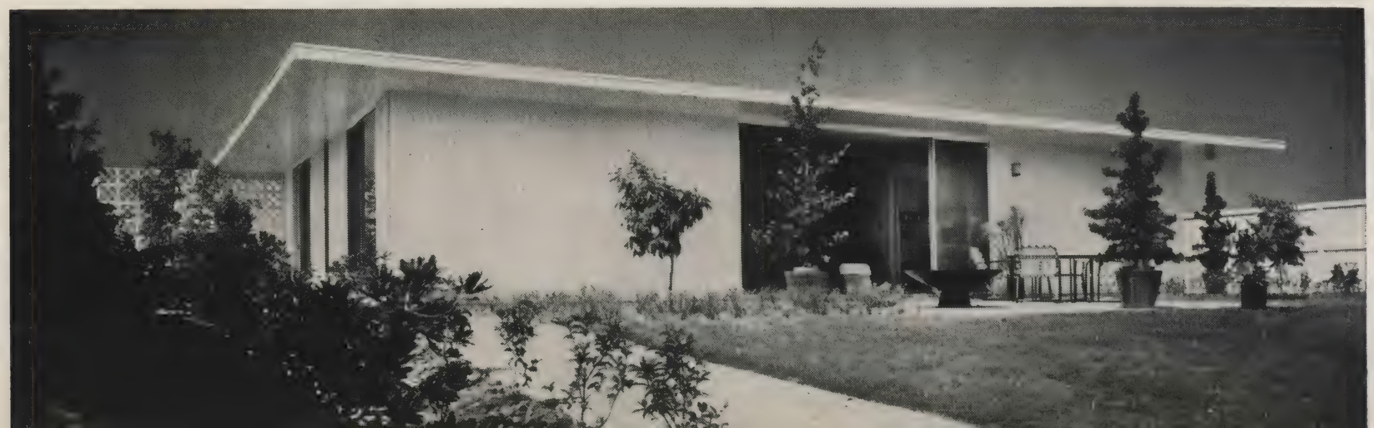
Why such widespread interest? Because the house offers a new idea in design and plan for merchant builders.

It is a simple rectangle divided into three nearly equal areas that run from front to rear. In the center are the entry and living room. On the left are two bedrooms separated by a two-way bath. On the right are the master bedroom and kitchen separated by the master bath.

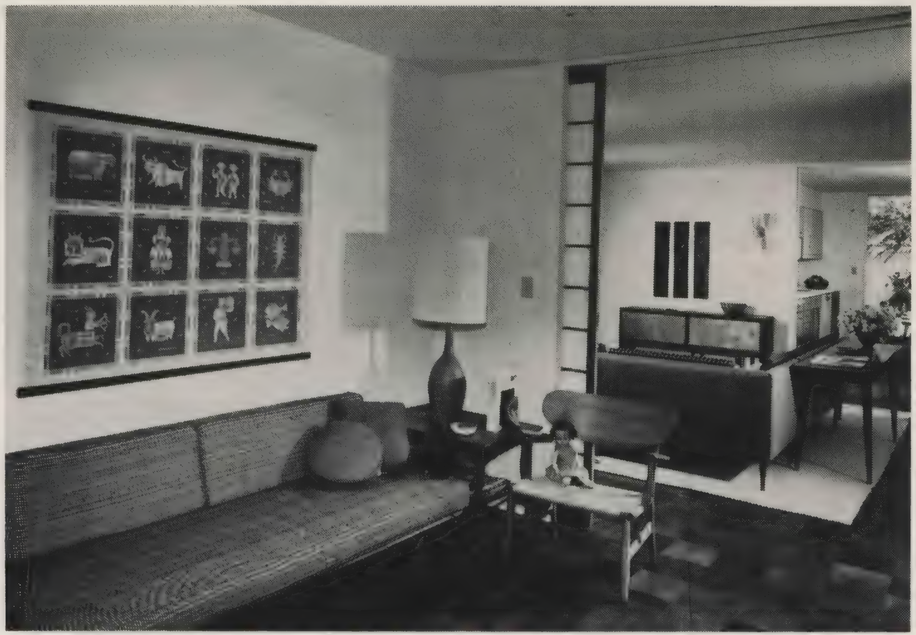
The kitchen and the rear bedroom are normally left open to the living room to provide spaciousness. But they can be closed off by shoji screens when privacy is needed.

All rooms have private outdoor areas screened by decorative grilles in front and by fences along the lot lines. The bedrooms and kitchen open onto side patios; the living room opens to the rear yard. The 1,440 sq ft house is priced at about $30,000 on its 70'x110' lot, but Woodrow says mass production would cut its cost by 10%.

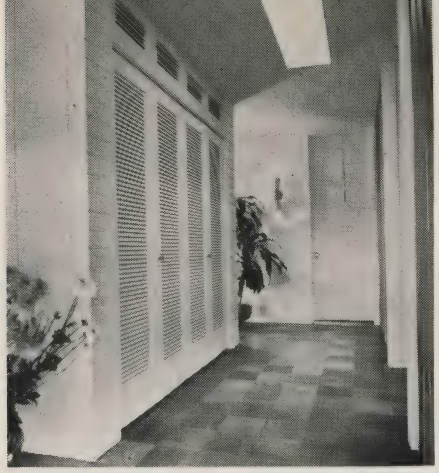
AT REAR and on side walls, glass is shaded by 4' overhangs, screened by grille and fences. Garage is on alley behind camera.



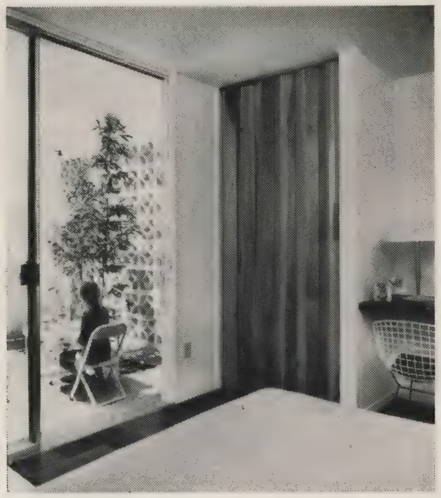
Photos: Julius Shulman



REAR BEDROOM (a), living room, and kitchen form one big area with shojis open.



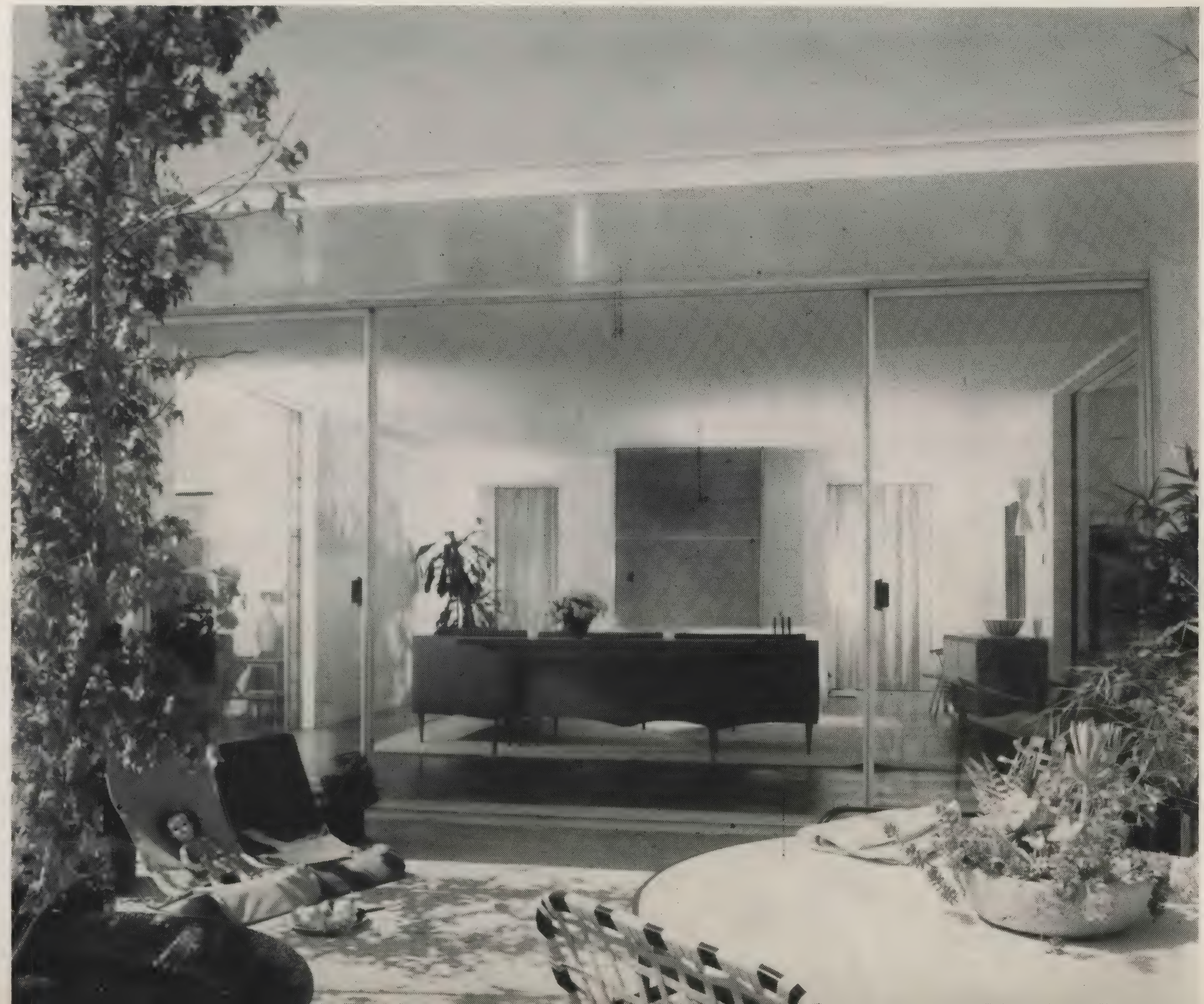
ENTRY (b) has plastic skydome. Louvered doors in fireplace mass hide furnace, water heater. All floors are parquet on slab.

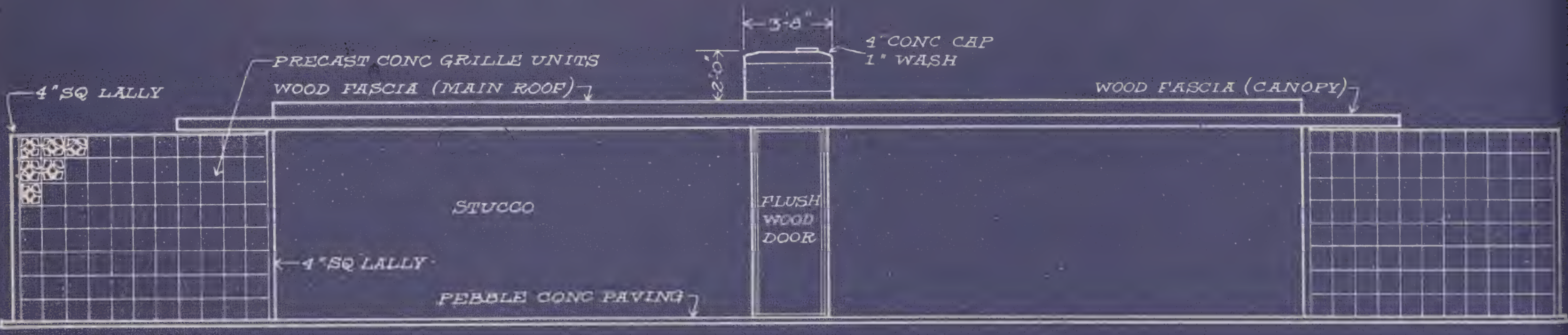


FRONT BEDROOM (c), like other bedrooms, is 13'x14', has secluded patio, two closets separated by built-in vanity-desk.

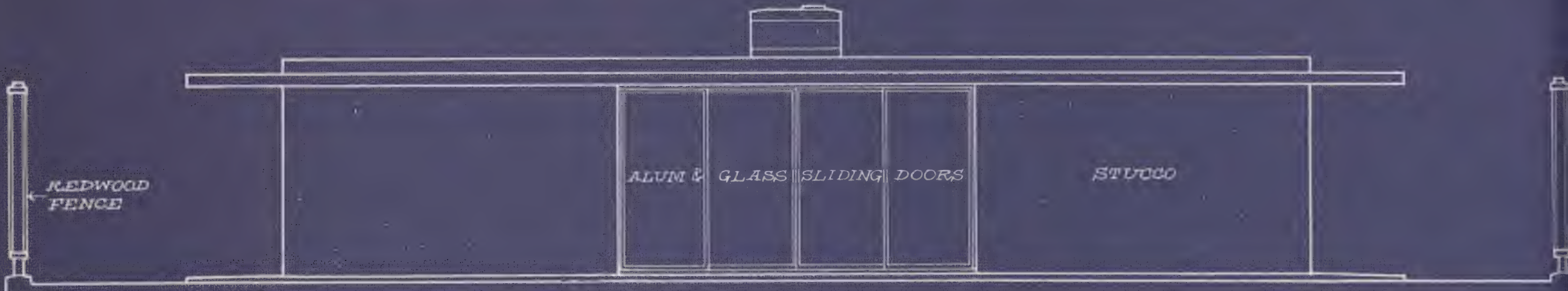
ARCHITECT: *Edward Stone*
BUILDER: *Aldon Construction Co*
LOCATION: *Los Angeles*

LIVING ROOM, seen from rear terrace, is separated from entry by copper-hooded fireplace mass. Shojis at left and right fit wall pockets.

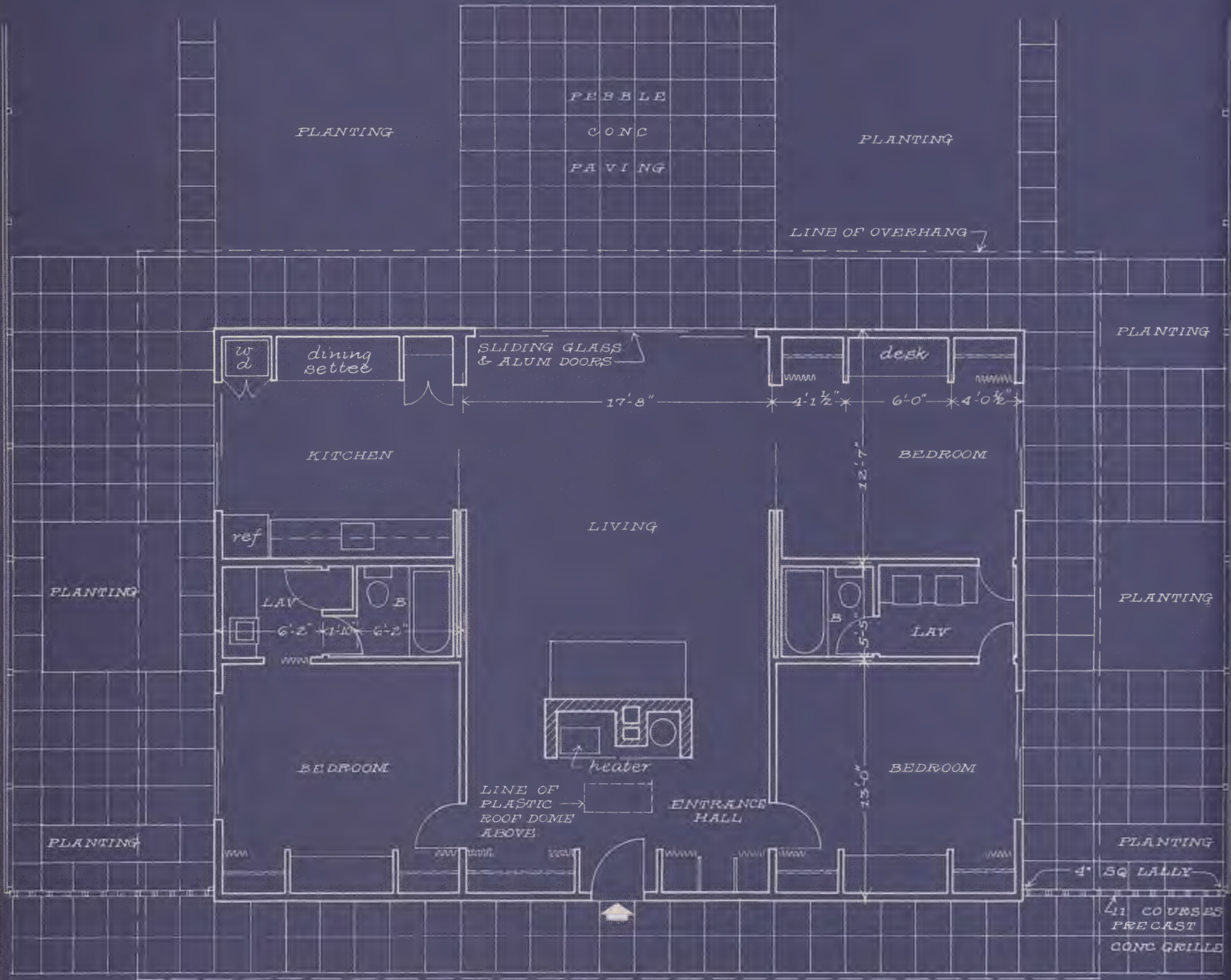


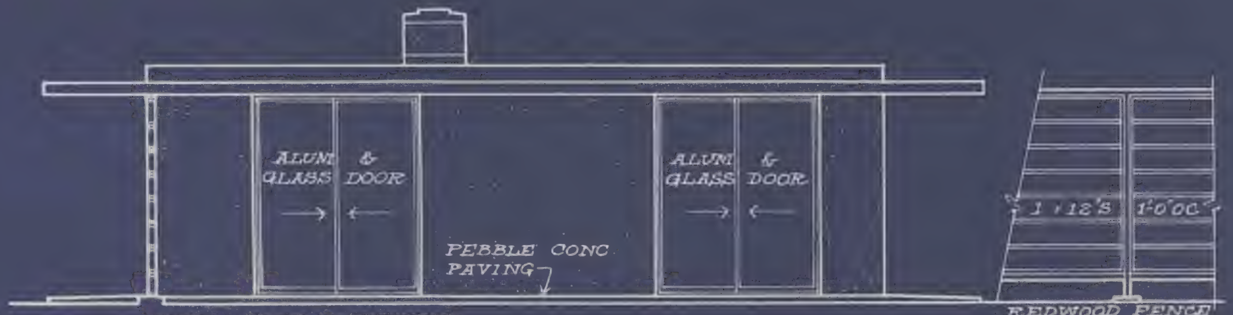


FRONT ELEVATION



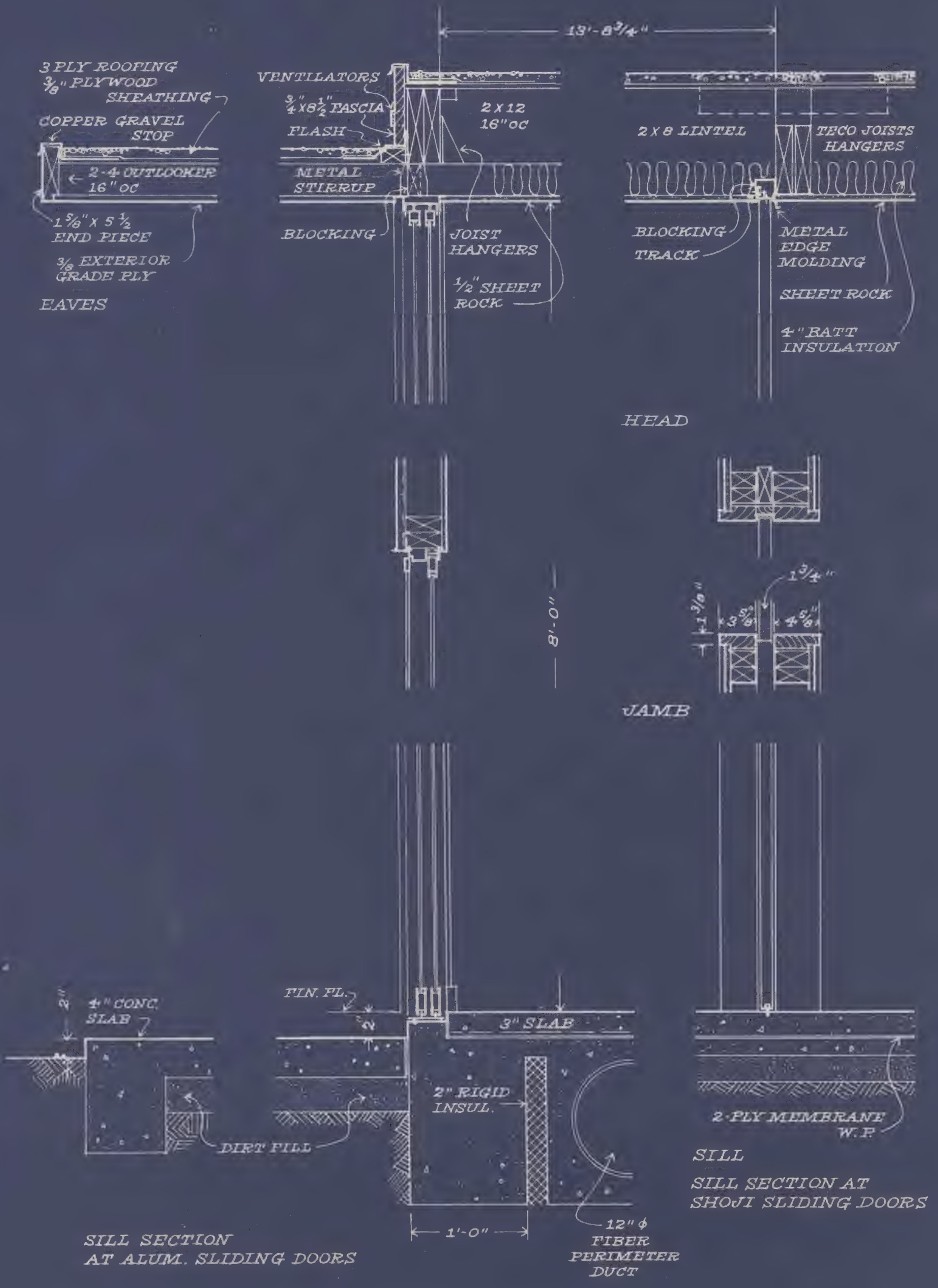
REAR ELEVATION





RIGHT SIDE ELEVATION

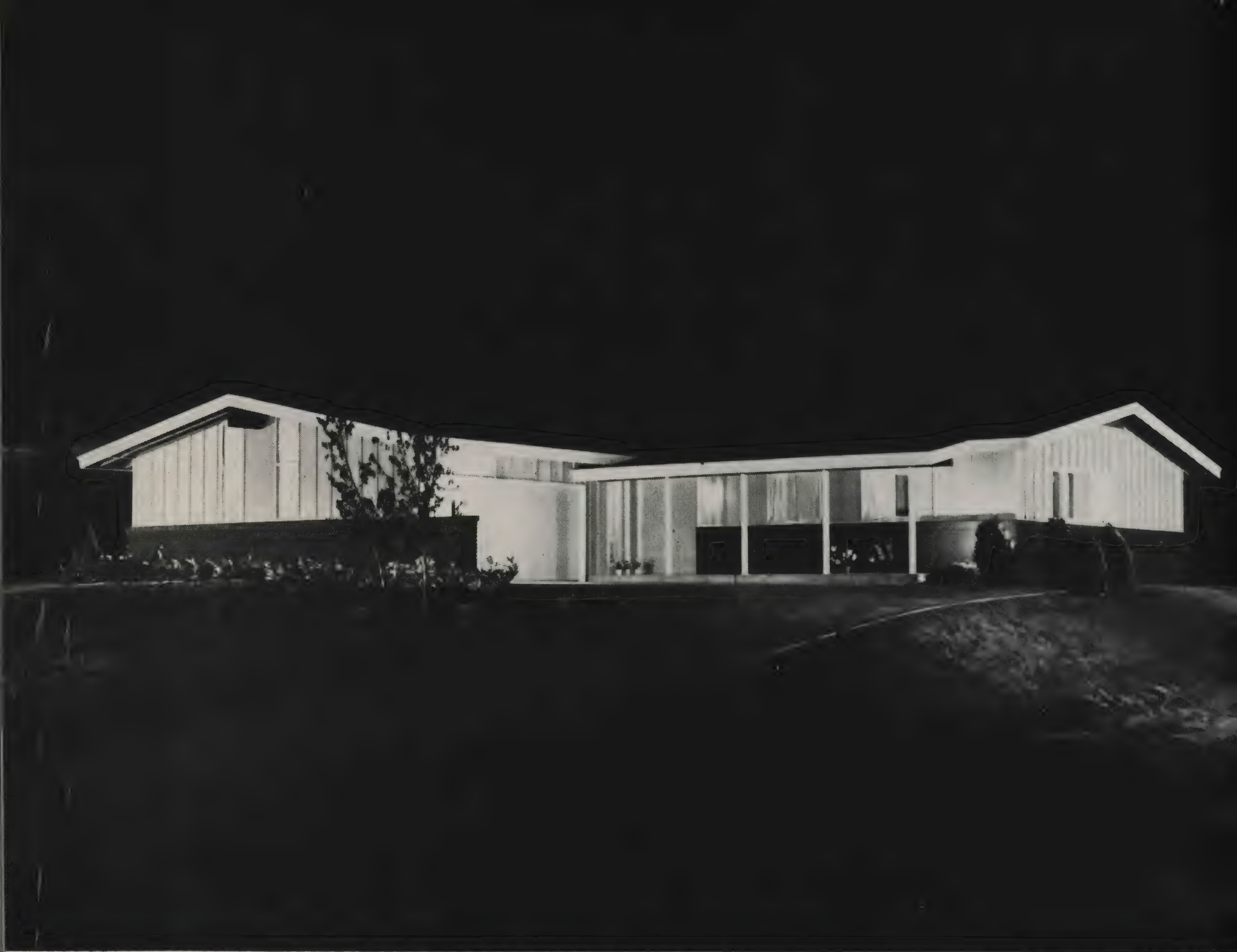
REDWOOD FENCE AT PROPERTY LINE



SILL SECTION AT ALUM. SLIDING DOORS

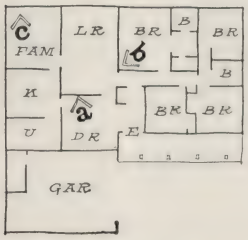
SILL SECTION AT SHOJI SLIDING DOORS

SELECTED DETAILS FROM HOUSE IN LOS ANGELES
EDWARD STONE : ARCHITECT
ALDON CONSTRUCTION CO : BUILDER



FRONT PORCH is 5′ deep, shelters entry and shades bedroom windows. Sill-high brick veneer is in simple, easy-to-erect panels.

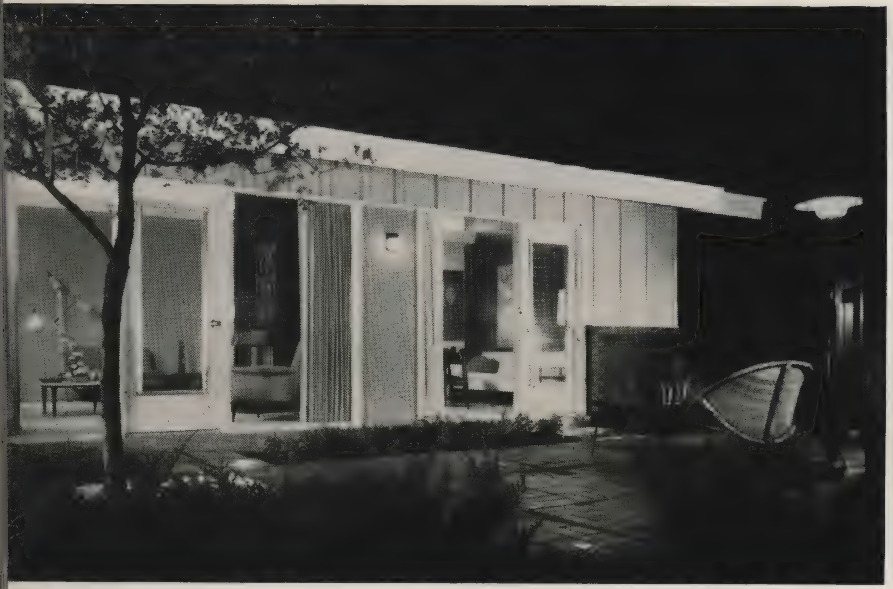
15 This is a builder's bid for higher-income buyers



Full plan on p 134

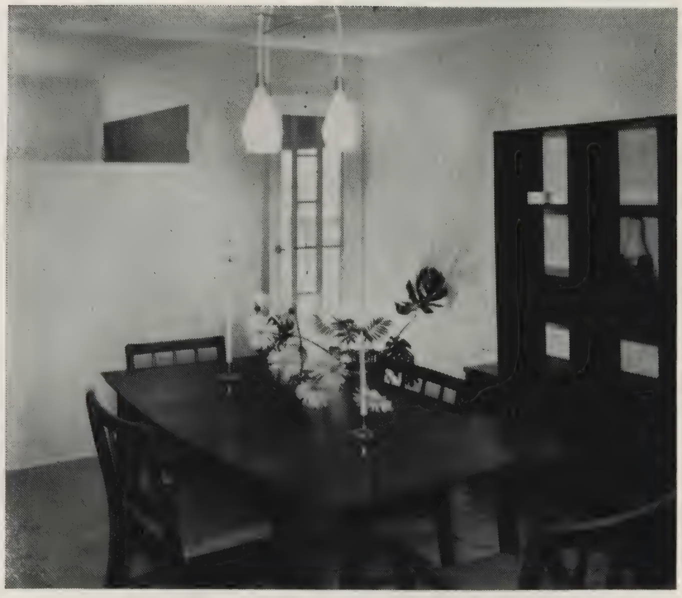
You are looking at a bigger, replanned version of the $19,000 model that sold fast last year for St Louis Builder-Architect Kemp. This house sells fast, too—at $22,900.

Like Kemp's less expensive model (H&H, Nov '57, p 146), it is air-conditioned. And it has the same trim lines, plus these 10 extras: 1) A better ($3,700) lot; 2) more living space (1,680 sq ft compared with 1,340 sq ft); 3) a separate dining room; 4) a fourth bedroom; 5) a combination bath and dressing room off the master bedroom; 6) a 125 sq ft front porch; 7) additional kitchen appliances (dishwasher, disposer, fan and hood); 8) more recessed lighting; 9) a big utility room that doubles as a mudroom; 10) garage space for a second car.

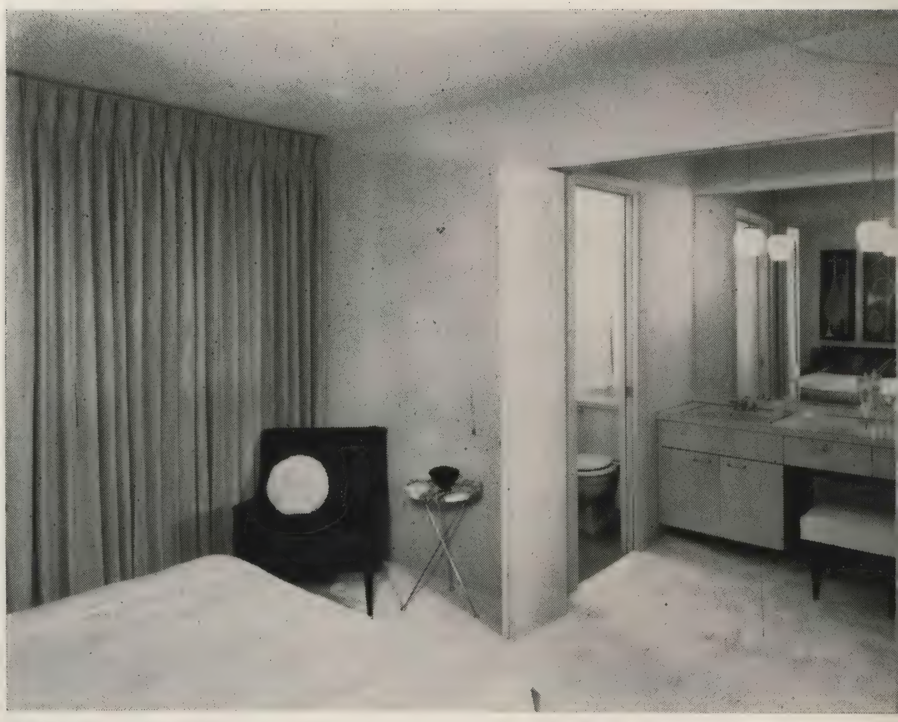


REAR TERRACE, optional at extra cost, is reached from living room at left and family room at right. Overhang above glass walls and doors is extended to 4′. Siding is wood battens on asbestos board.

Photos: Hutchinson Photographers

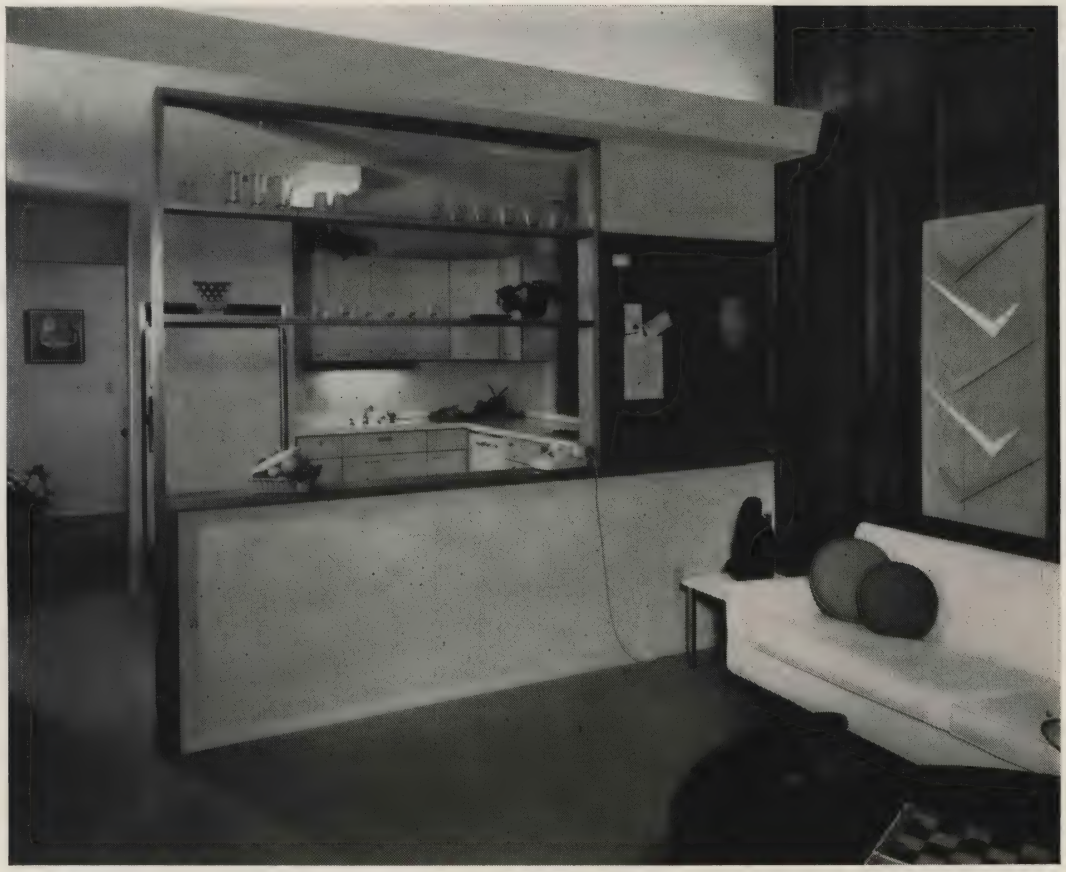


DINING ROOM (a) in crook of L-shaped plan is separated from entry hall by 5′6″ wall. Door-size window opens to front porch for ventilation but does not work as door because it has fixed aluminum grille.

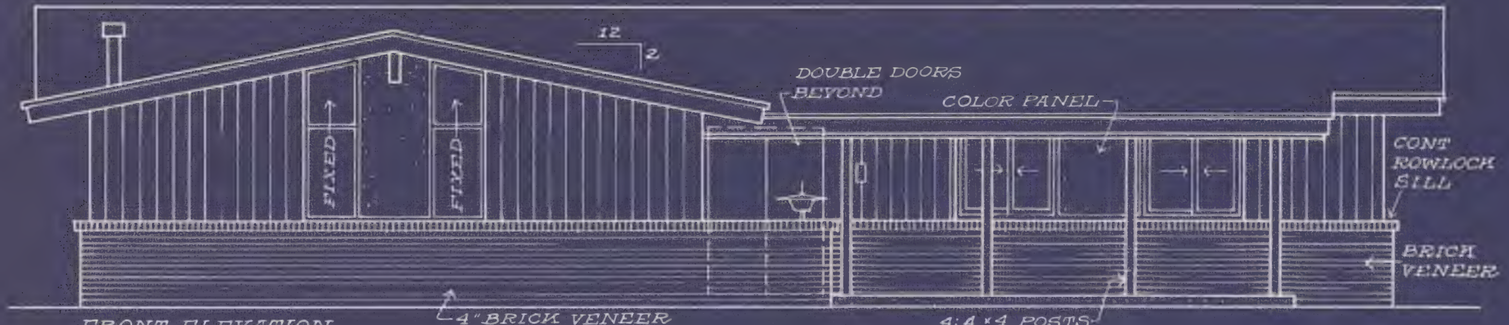


MASTER BEDROOM (b) has folding louvered doors opening to combination bath and dressing room. Lavatory is built into dressing table. Bathroom is at left rear. Closet is out of photo at right.

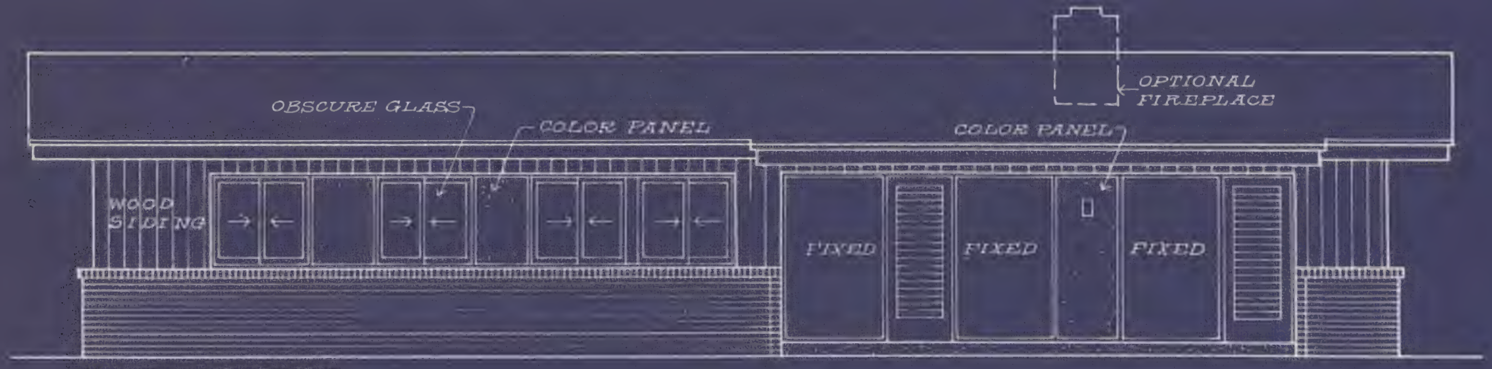
BUILDER: *Contemporary Homes, Inc*
ARCHITECTS: *Fred Kemp and Herb Wahlmann*
LOCATION: *St Louis, Mo*



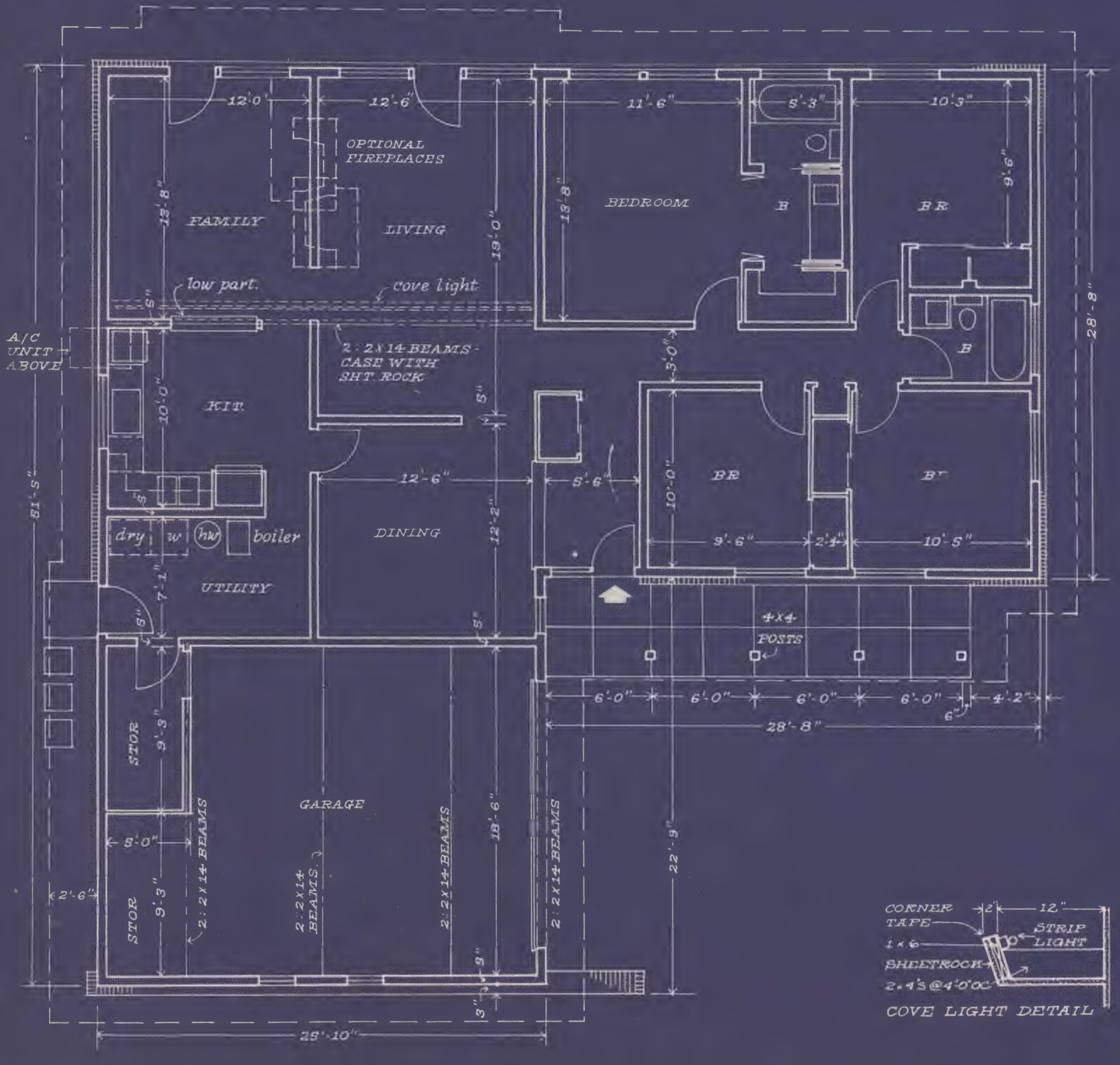
KITCHEN-FAMILY ROOM AREA (c)—at far end of house from bedrooms—is 23′ long and partly divided by counter and shelves. Kitchen cabinets, counter, shelves (all specially designed) and family-room paneling are natural mahogany. Kitchen has built-in oven, range, dishwasher, disposer, hood and fan.



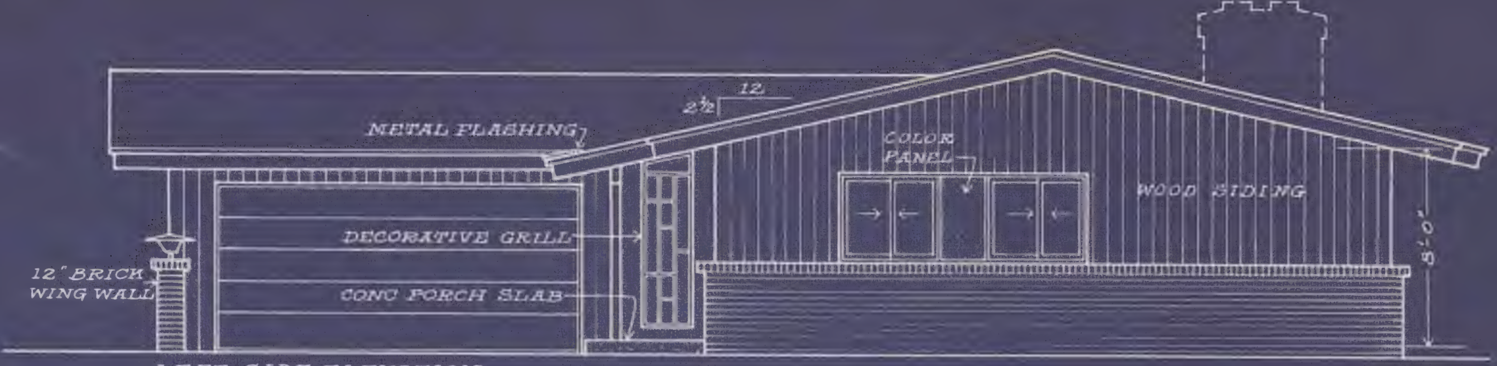
FRONT ELEVATION



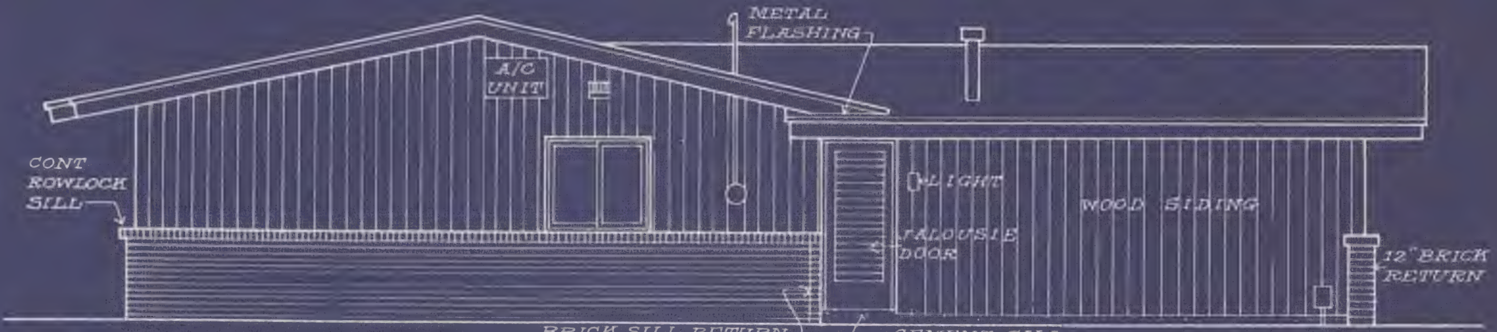
REAR ELEVATION



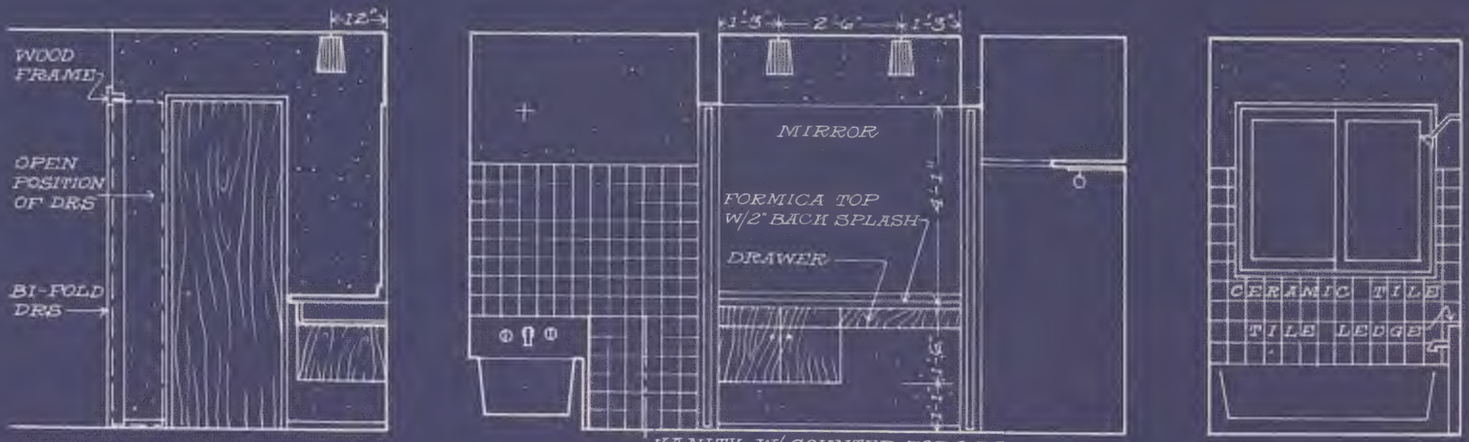
COVE LIGHT DETAIL



LEFT SIDE ELEVATION

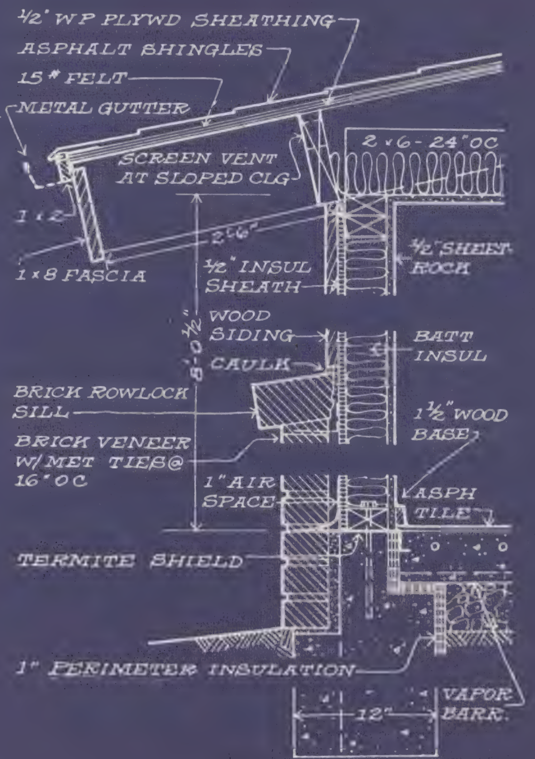


RIGHT SIDE ELEVATION

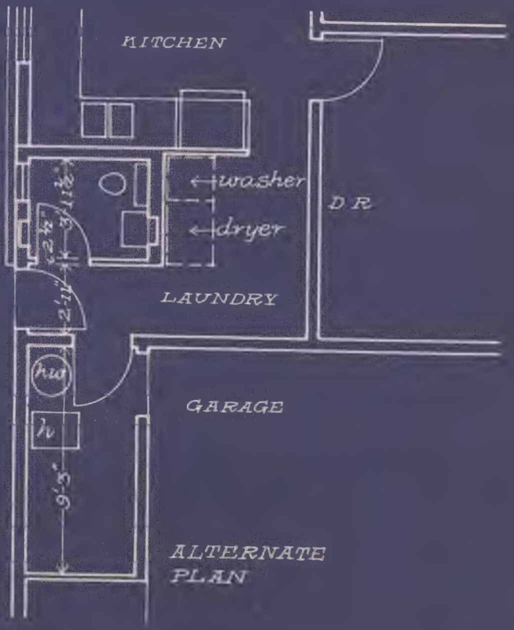


MASTER BATHRM ELEVATIONS

VANITY W/ COUNTER TOP LAV

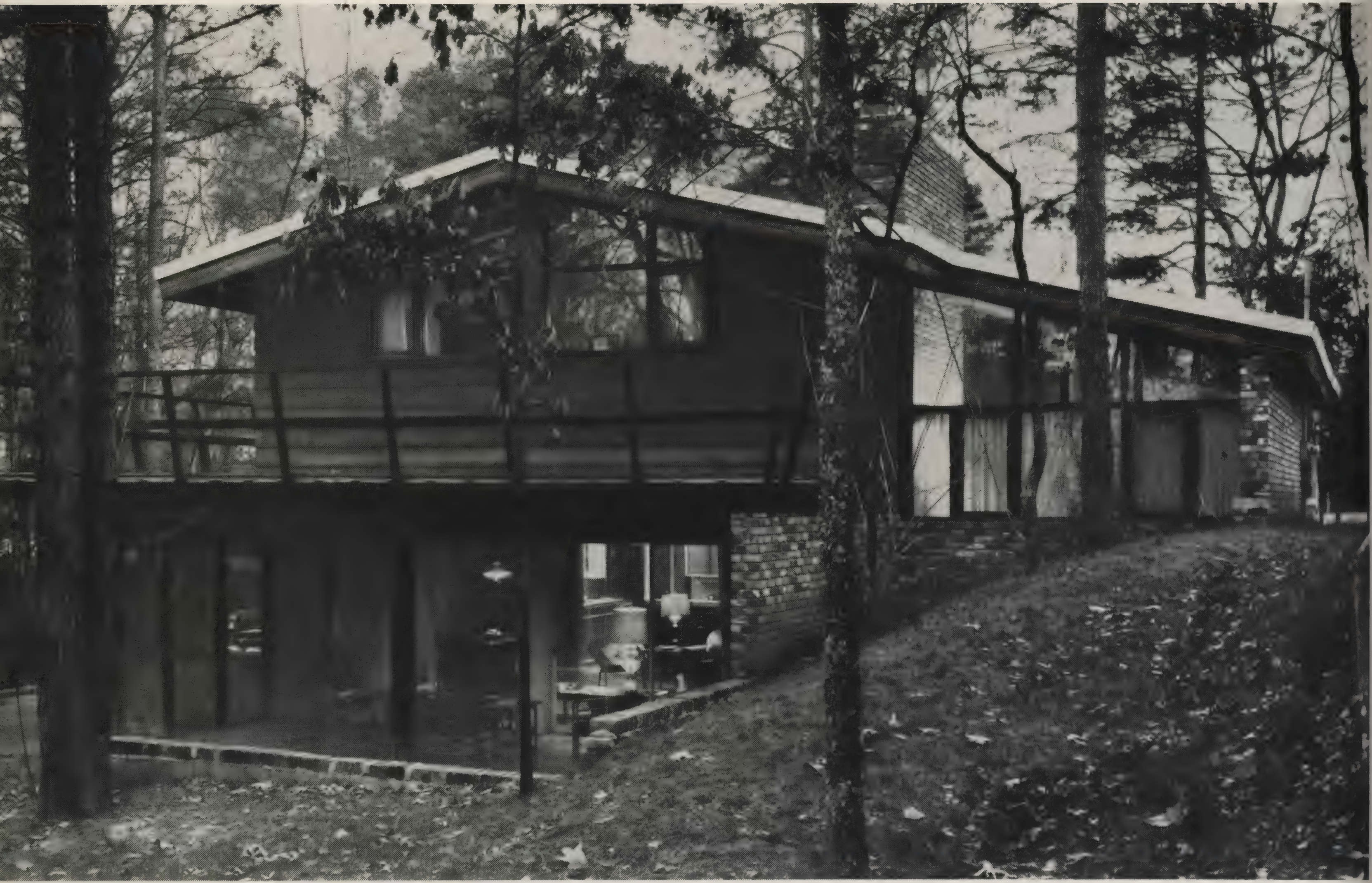


TYPICAL WALL SECTION



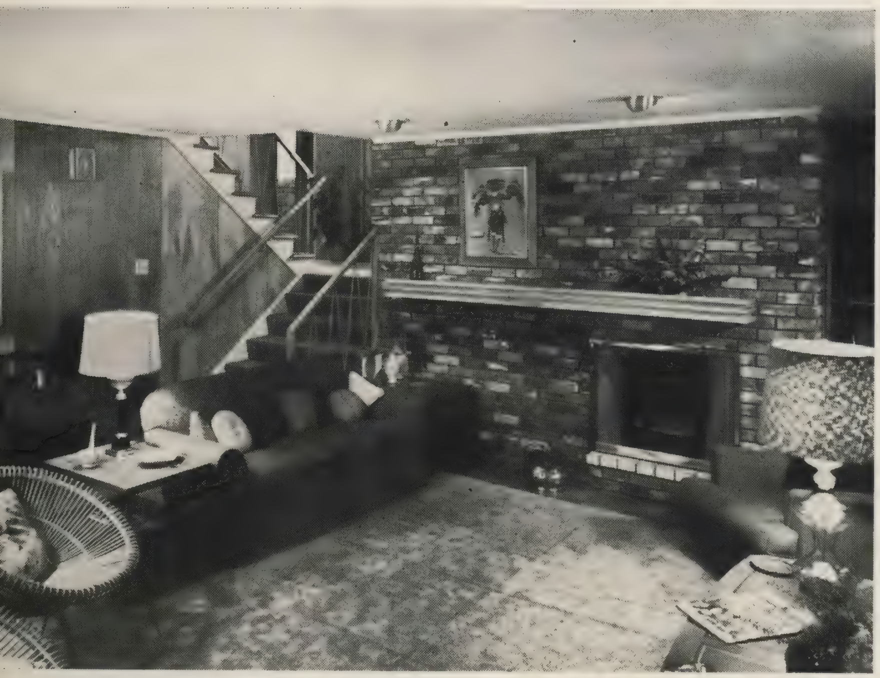
SELECTED DETAILS FROM HOUSE IN ST LOUIS, MO
H R WAHLMANN AND F H KEMP : ARCHITECTS
CONTEMPORARY HOMES, INC : BUILDER

Madan Studios

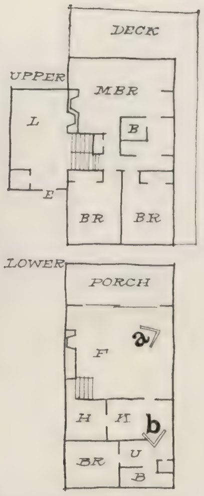


REAR VIEW shows how split fits into hill. Bedroom-level deck provides roof for porch off lower-level family room. Living room is at right.

16 Here is a split that is right for its site



FAMILY LIVING ROOM (a) is dominated by brick fireplace mass. Oversize chimney also serves furnace—under upper flight of stairs at left—and fireplaces in formal living room and master bedroom.

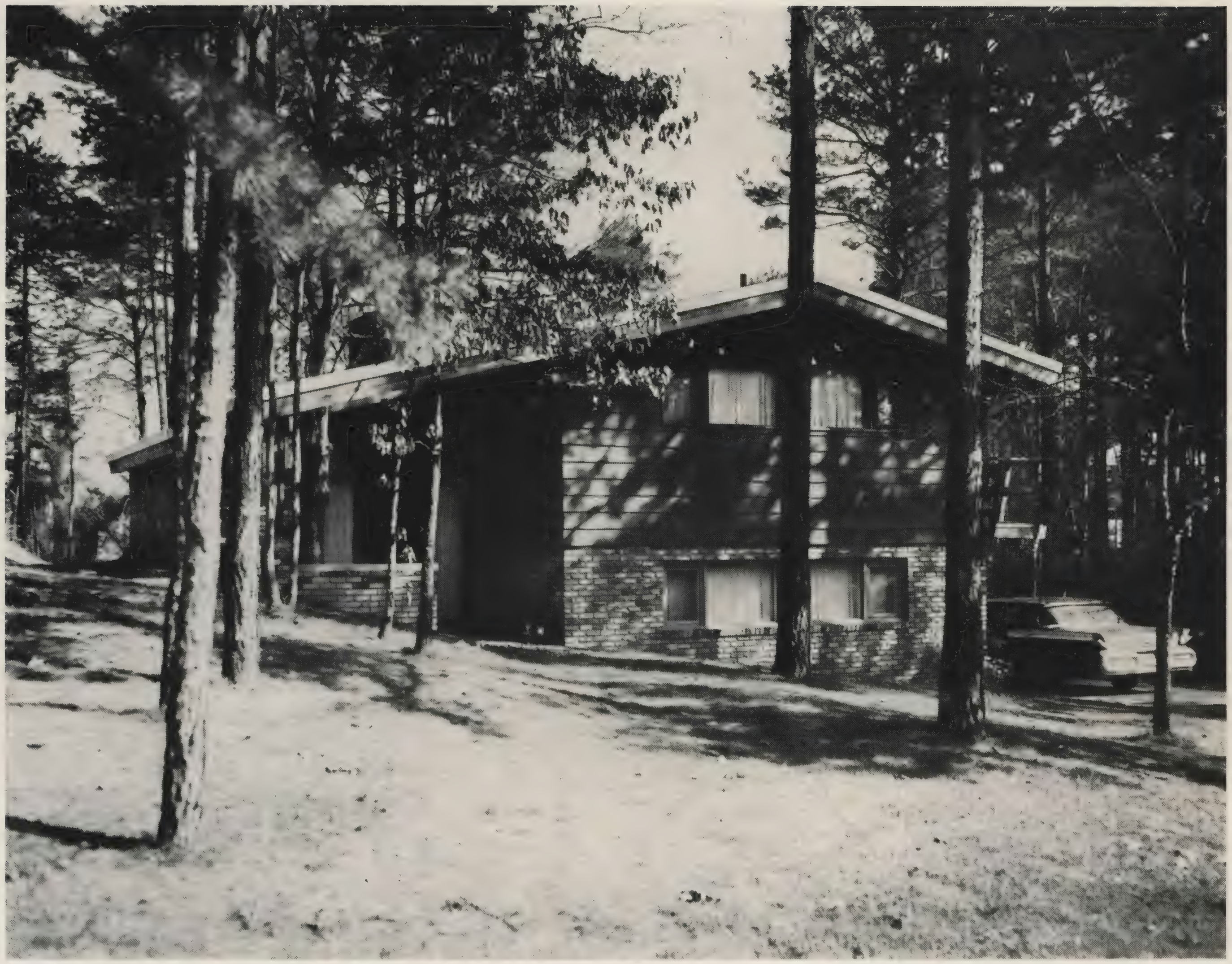


Full plan on p 138

This three-level house is on a hillside, which is a sensible place to put it because there is a sensible reason for the different levels.

The three levels are also used sensibly—to zone noisy areas from quiet ones. At the split level—and separate from the two other major areas—are the main entry and formal living room. On the lower level is the family room—along with the kitchen, a bath, and an office or work room. The family room opens through sliding glass to a screened porch (photo above). The upper level is the bedroom area. The master bedroom (23′ long) has a fireplace. One bath serves all bedrooms, but it has two sinks, and tub and toilet are enclosed so each can be shut off.

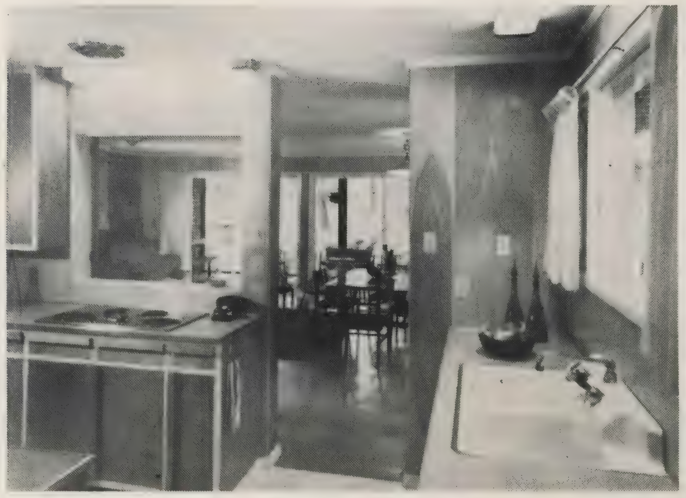
This custom house was a good buy, too—$20,000 (without land) for 2,200 sq ft plus the porch and a sun deck.



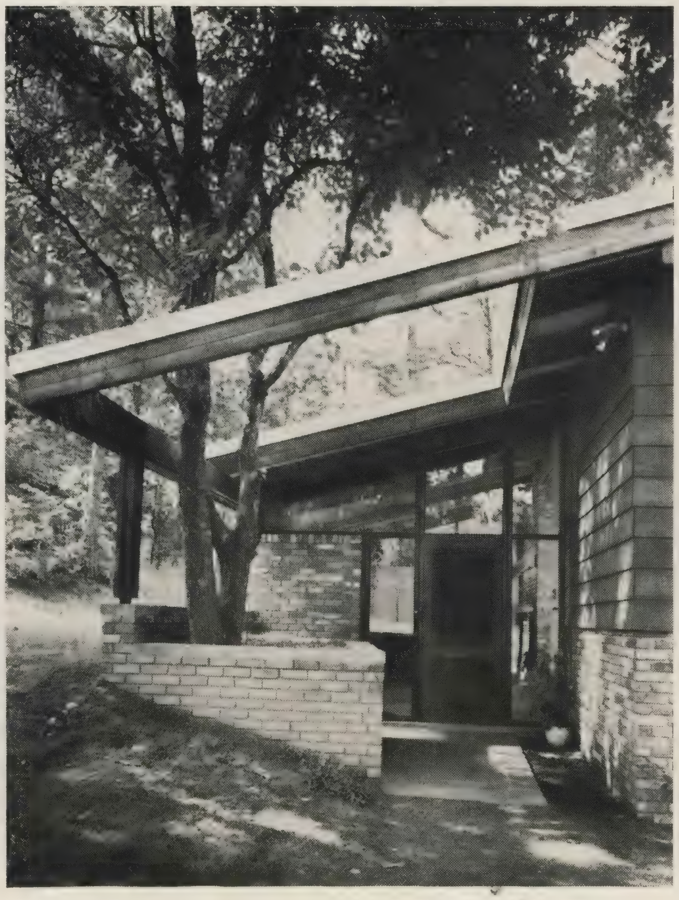
FRONT VIEW shows how pitched roof, sloping down over living room at left, holds design together. Siding is redwood and used brick.

Photos: Frank J Miller

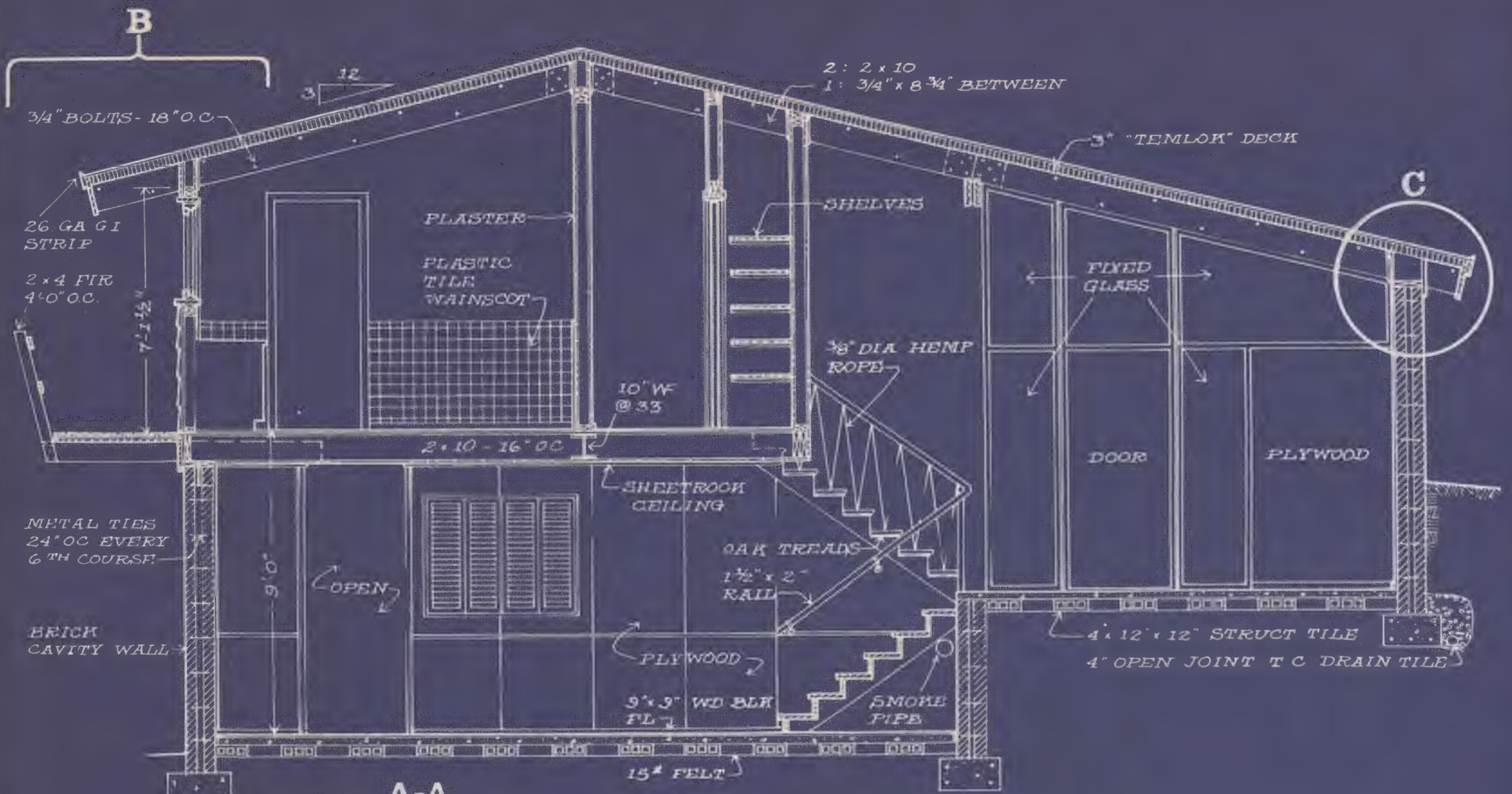
ARCHITECT: *Beemer Harrell (Harrell & Clark)*
BUILDER: *Moser & Shook Lumber Co*
LOCATION: *Hickory, NC*



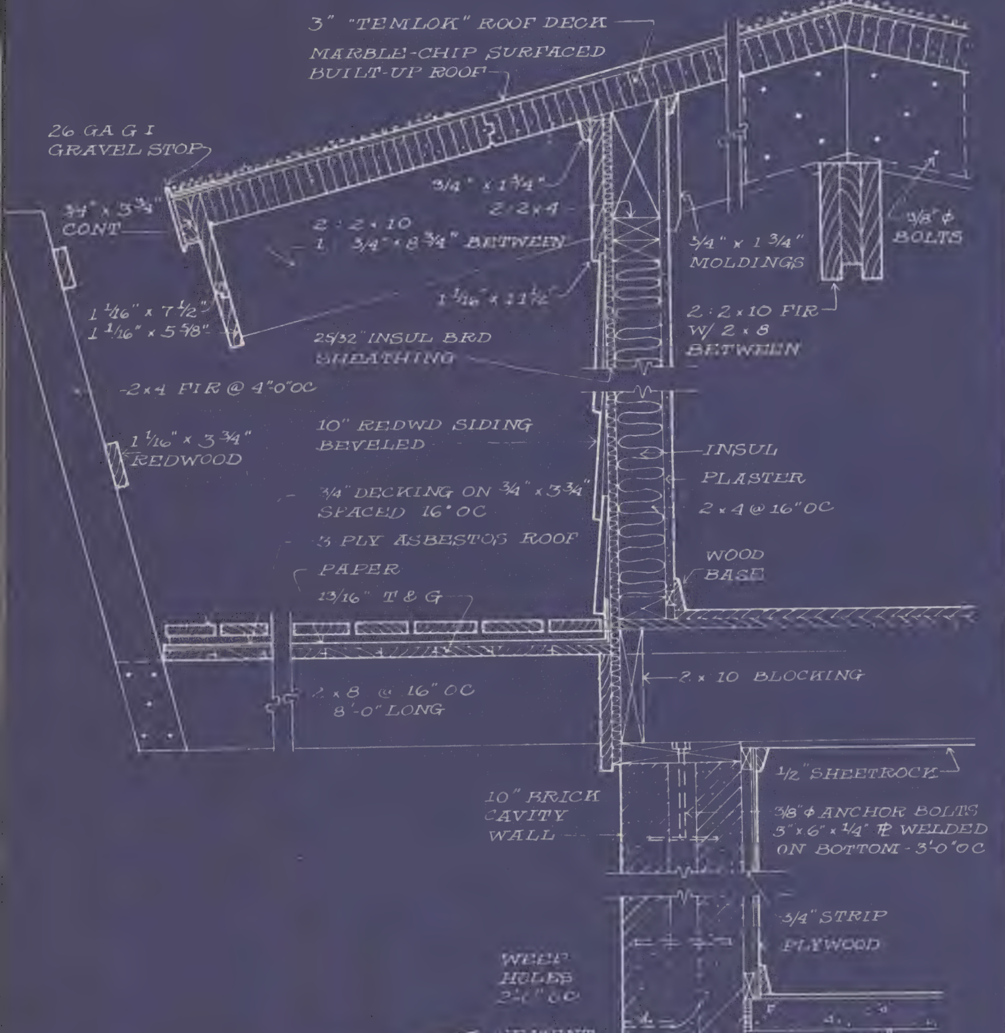
KITCHEN (b) is open to family living room through pass-through and doorway. Access to carport is just beyond plywood-paneled wall. Laundry and bath, with door to outdoors, are behind camera.



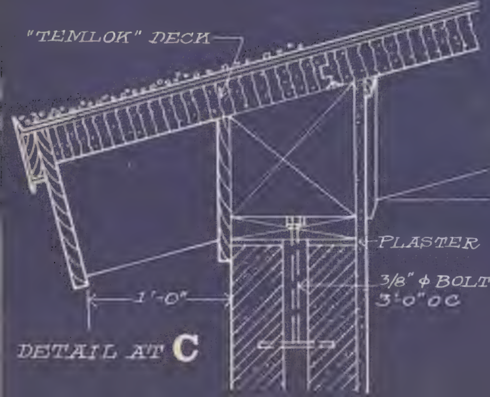
SPLIT-LEVEL ENTRY (right) is on up-hill side of house, leads directly into formal living room. Opening in overhang lets light into entryway without breaking off long line of roof (see photo at top).



SECTION **A-A**

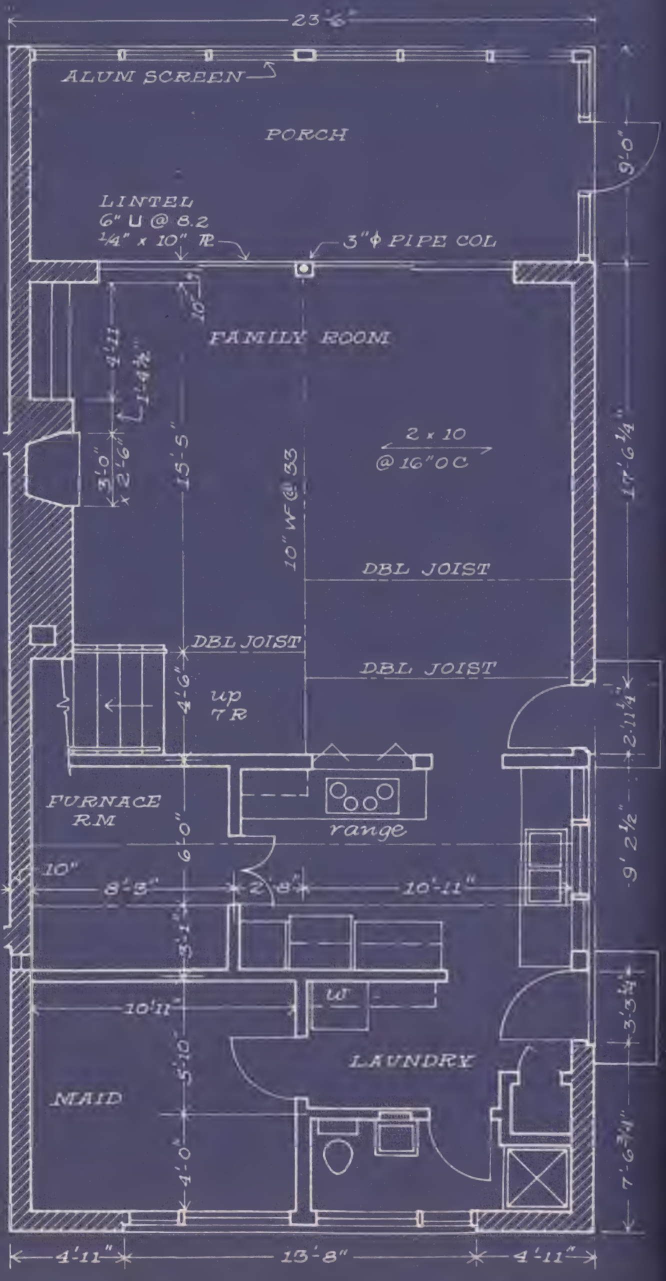


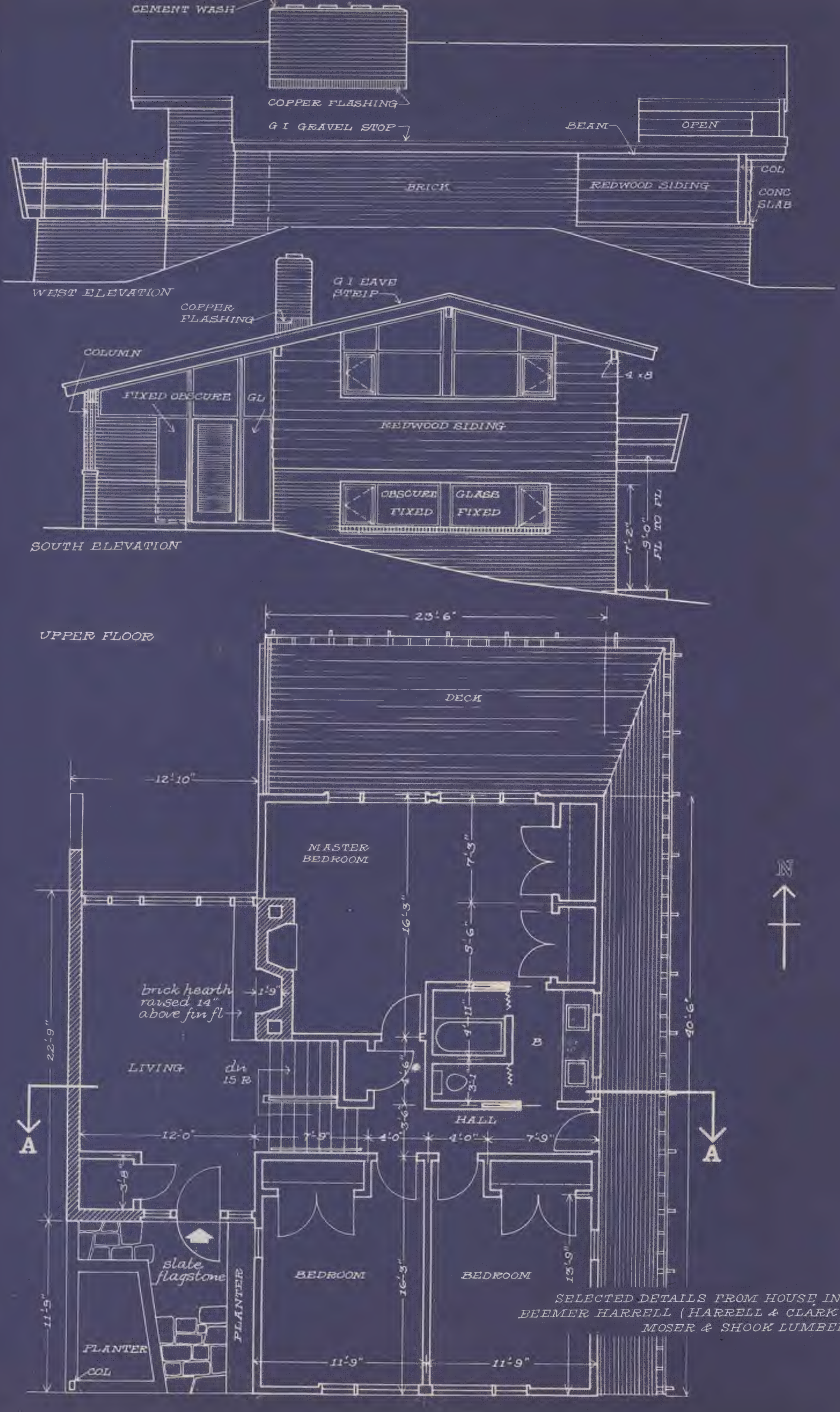
SECTION AT **B**



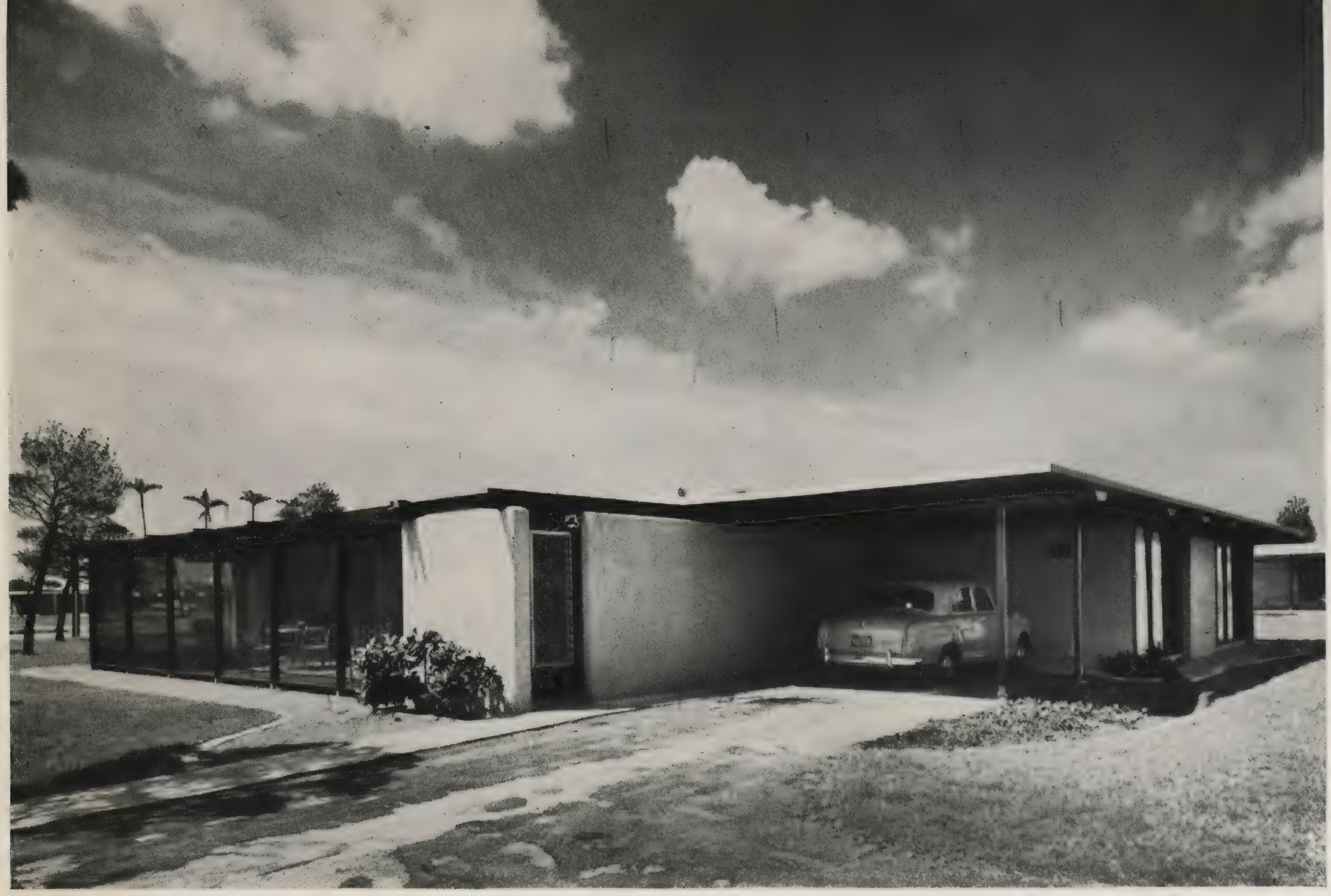
DETAIL AT **C**

LOWER LEVEL





SELECTED DETAILS FROM HOUSE IN HICKORY, N C
BEEMER HARRELL (HARRELL & CLARK): ARCHITECT
MOSER & SHOOK LUMBER CO: BUILDER



L-SHAPED HOUSE has living area and master bedroom behind screened loggia at left, two more bedrooms at right. Entry is in carport.

17 This unusual house is made up of two basic units

One unit is the wing at left in the photo above. It includes a living room, kitchen, bedroom, and bath. And it could work by itself as a one-bedroom house.

The other unit is the wing behind the carport (at right in the photo). It includes two bedrooms flanking a bath.

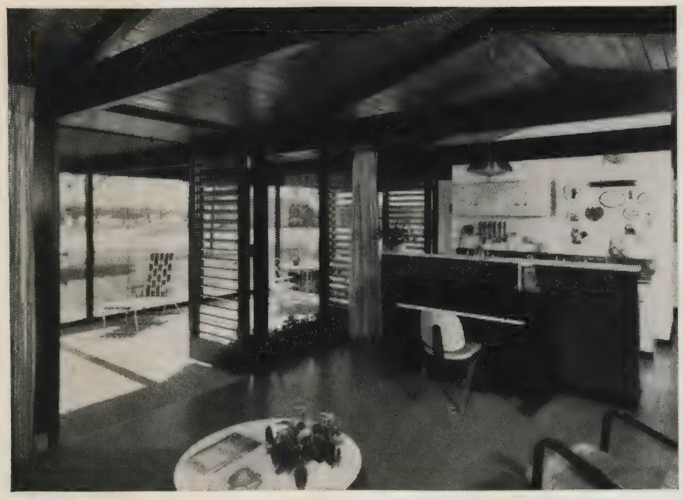
By shifting the relationship of these units to each other, Architect Nims gets a variety of inexpensive houses in a Florida development. He can do this because the units are separate structures—tied together only by screened loggias and the roof. The loggias open every room to outdoor living, also serve as outdoor hallways (there are no indoor halls).

Nims simplified construction by designing the units so that the walls, posts, and trusses or roof beams fall on the same module—6′8″ (see plan, facing page). For example: the unit that could work as a one-bedroom house is made up of seven modules—three for the living room, one for the kitchen, one for the bath, and two for the bedroom.

This house has 1,300 sq ft, plus the loggias and carport and a utility room (center in photo above) not included in most models. Its cost? Not available. Reason: a union, which had this and other houses built as retirement homes, prefers not to quote prices. But Nims says the houses were designed to be built for under $10 a sq ft, were finally built "at costs comparable to those of tract houses in the area."

Photos: Rudi Rada

Alexandre Georges



LIVING ROOM (a), open to screened loggia and kitchen (rear), has plank ceiling laid on specially designed, exposed trusses (see facing page for details). Ceiling in separate bedroom wing is flat.

MASTER BEDROOM (b) in living-area wing has jalousie window under glass gable end (actually a glazed truss). Two large closets are behind louvered doors at right. Loggia is out of photo to left.

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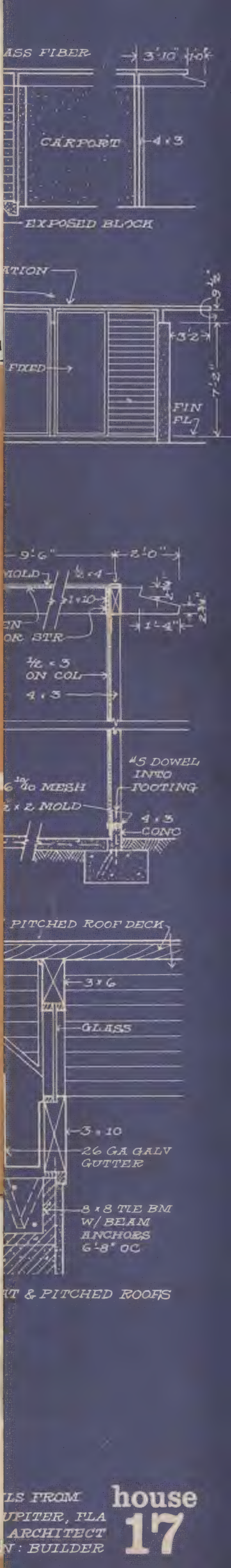

L-SHAPED HO

17 This

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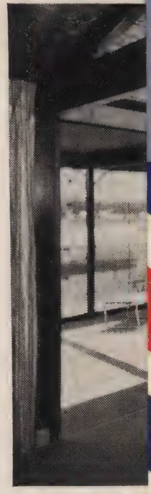
Photos: Rudi Rad



LIVING ROOM
plank ceiling l
page for detail

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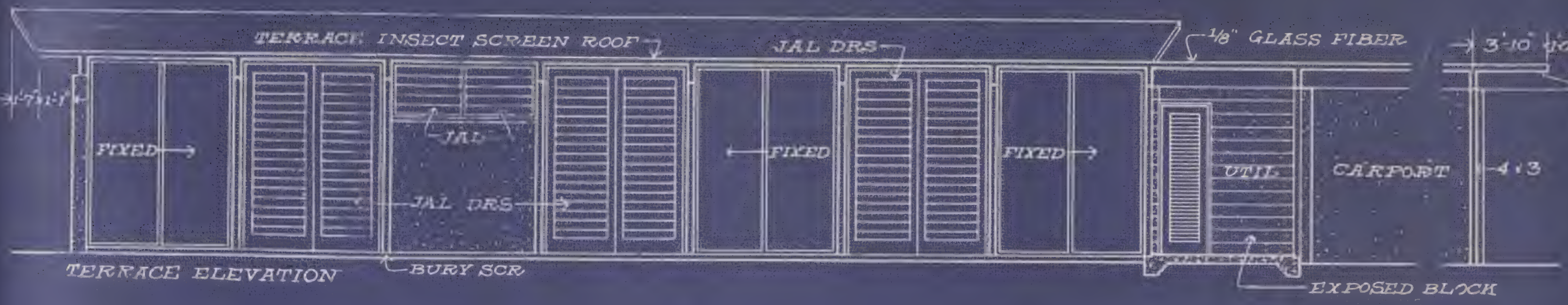
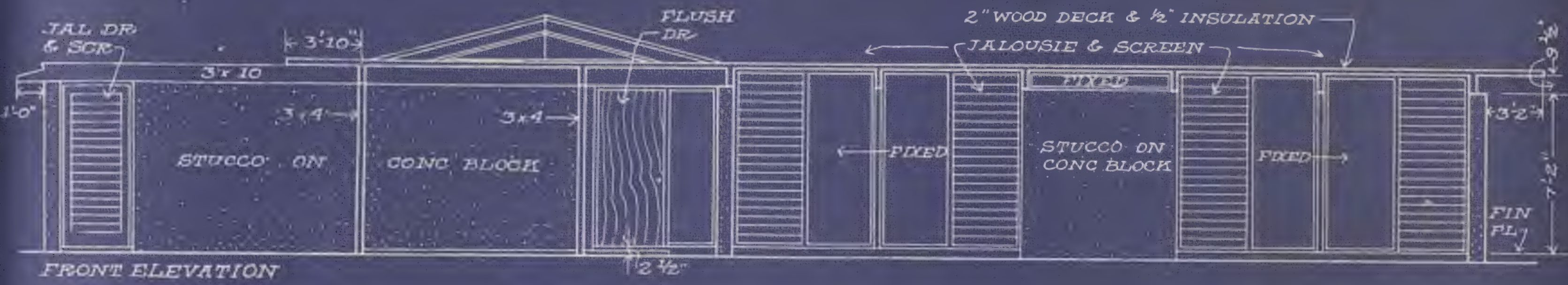
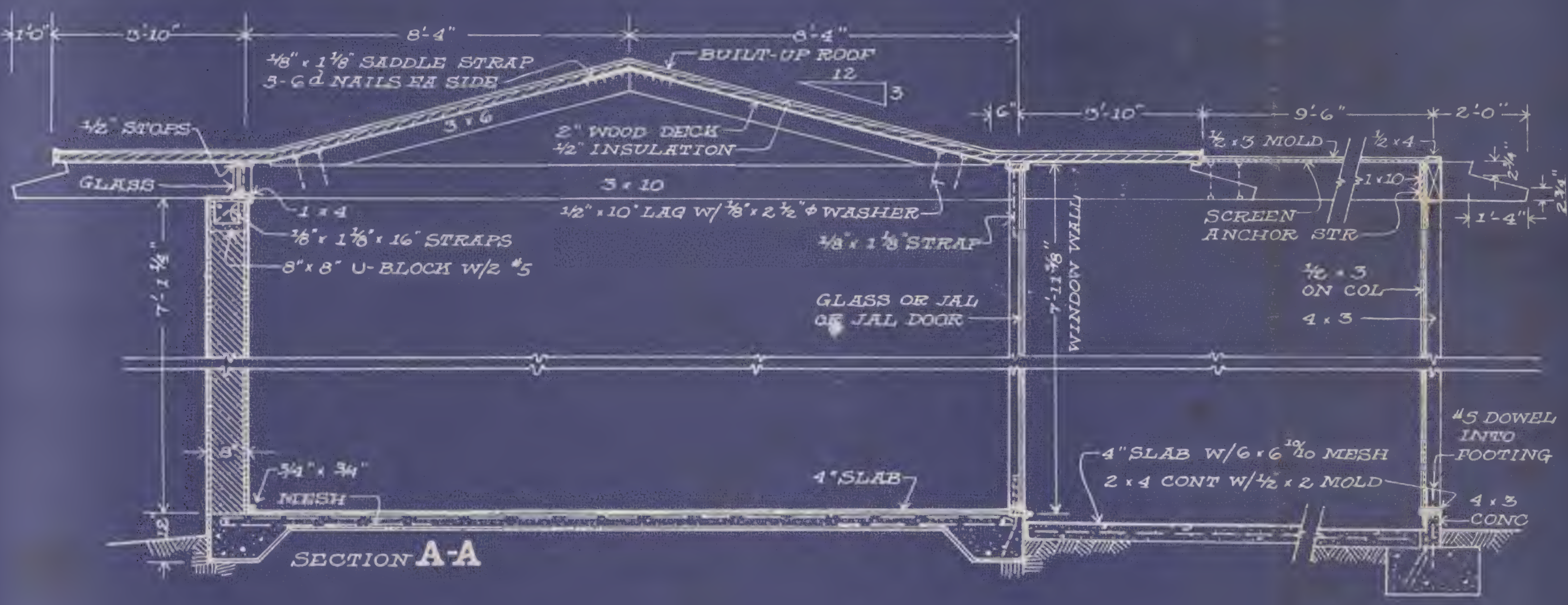


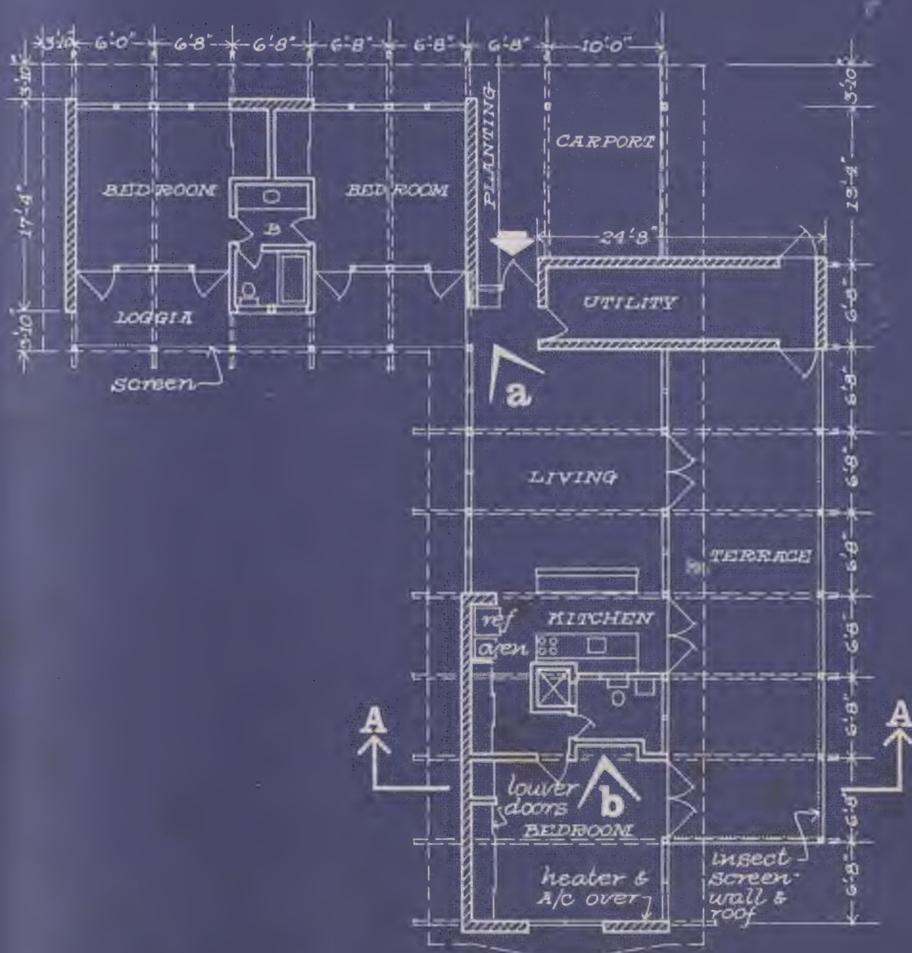
TERRACE ELEVATION

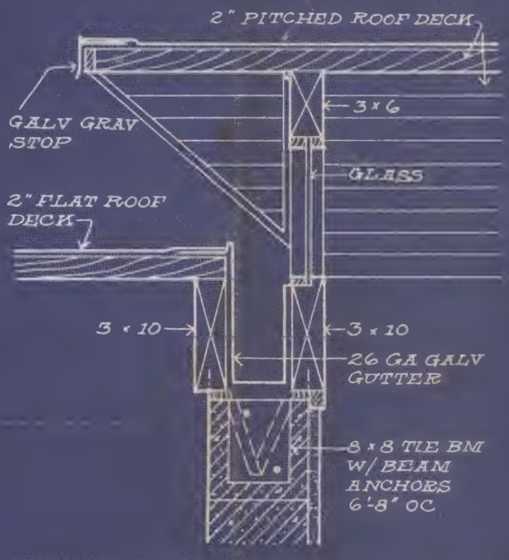


FRONT ELEVATION



SECTION **A-A**

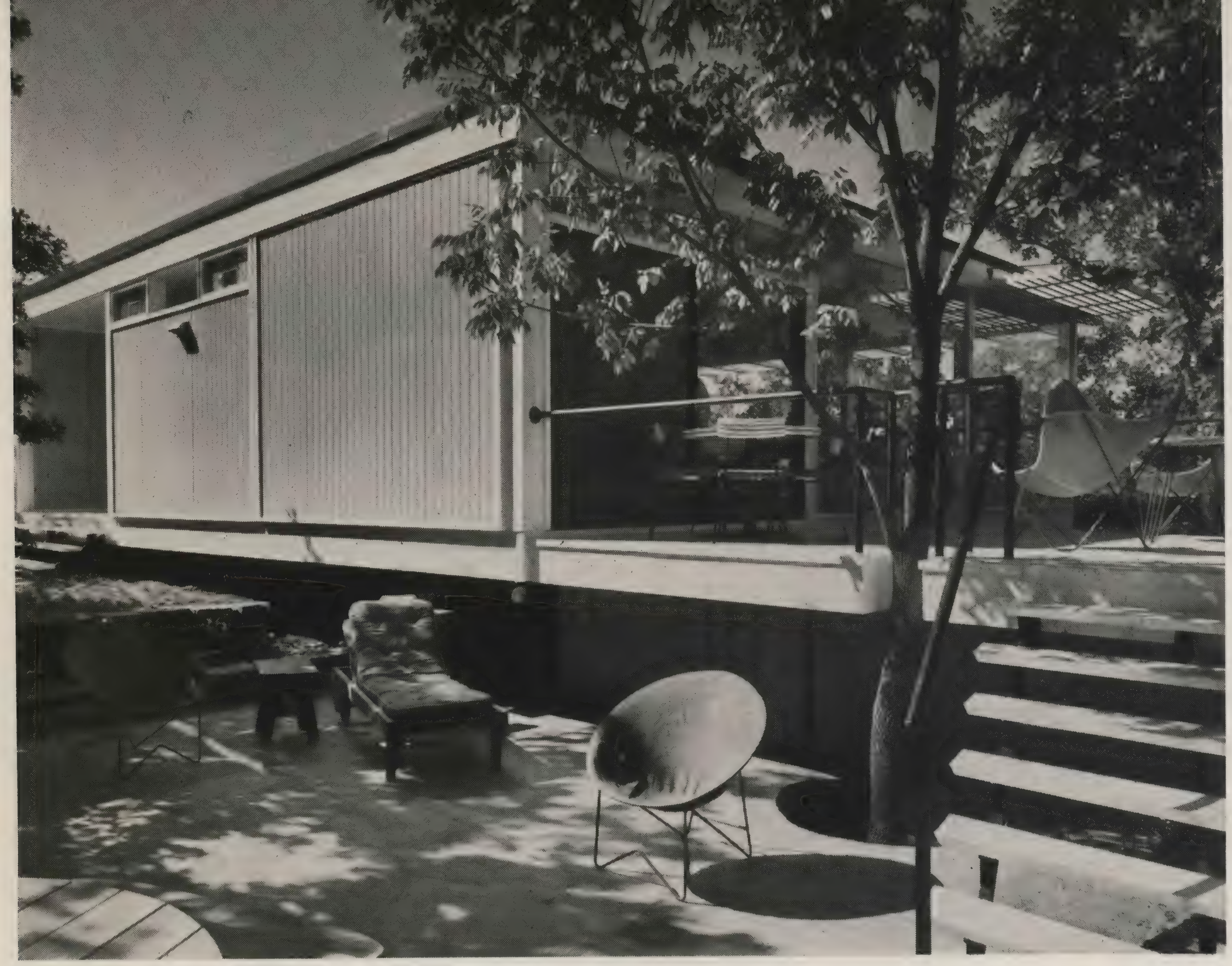




INTERSEC OF FLAT & PITCHED ROOFS

SELECTED DETAILS FROM
HOUSE IN JUPITER, FLA
RUFUS NIMS : ARCHITECT
SAL V HOFFMAN : BUILDER

house
17



TERRACE AND DINING PORCH are at far end of house from street. Entrance, left, and high windows are only breaks in northeast wall.

18 Solid wall or glass: both get skillful use here

The result is an elegantly simple house that takes full advantage of its heavily wooded hillside site.

Solid walls—plainly sheathed with Texture 1-11 plywood—provide privacy on the uphill street and entry sides. Glass walls—floor-to-ceiling panels 10½′ wide—open the house to the view on the downhill sides.

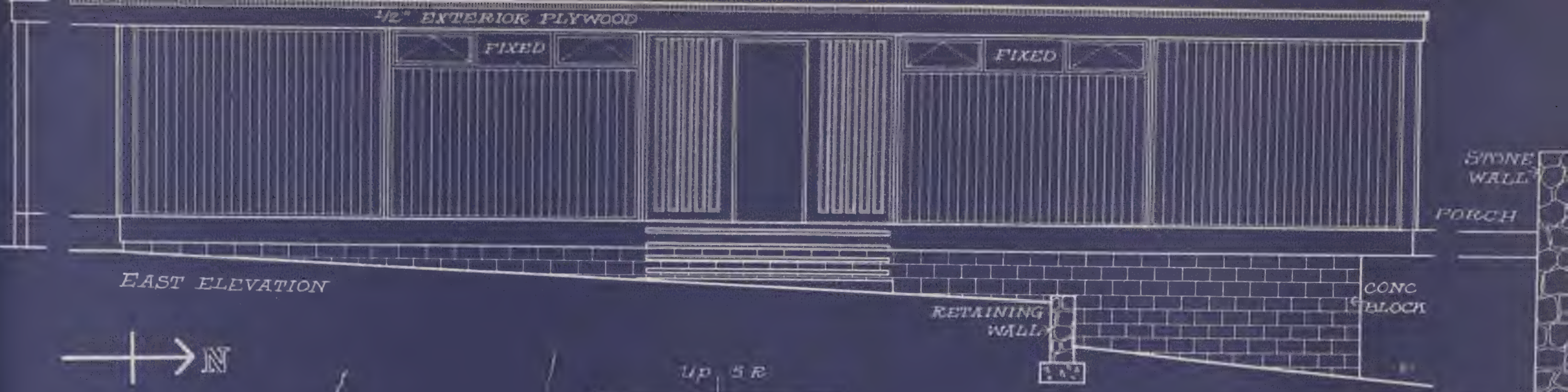
The 1,870 sq ft house (contract price—$41,400) was one of three top (honor) award winners in this year's AIA competition. It was designed for a couple who wanted plenty of space (inside and out) for entertaining, two bedrooms (one for guests), and ample storage (dressing room alone has 29 lineal ft of closet space).

Its fine detailing also impressed the AIA judges. Said one: "The craftmanship is superb. Every last detail of the cabinet work, glazing, doors, and outside and inside walls is conspicuously well solved."

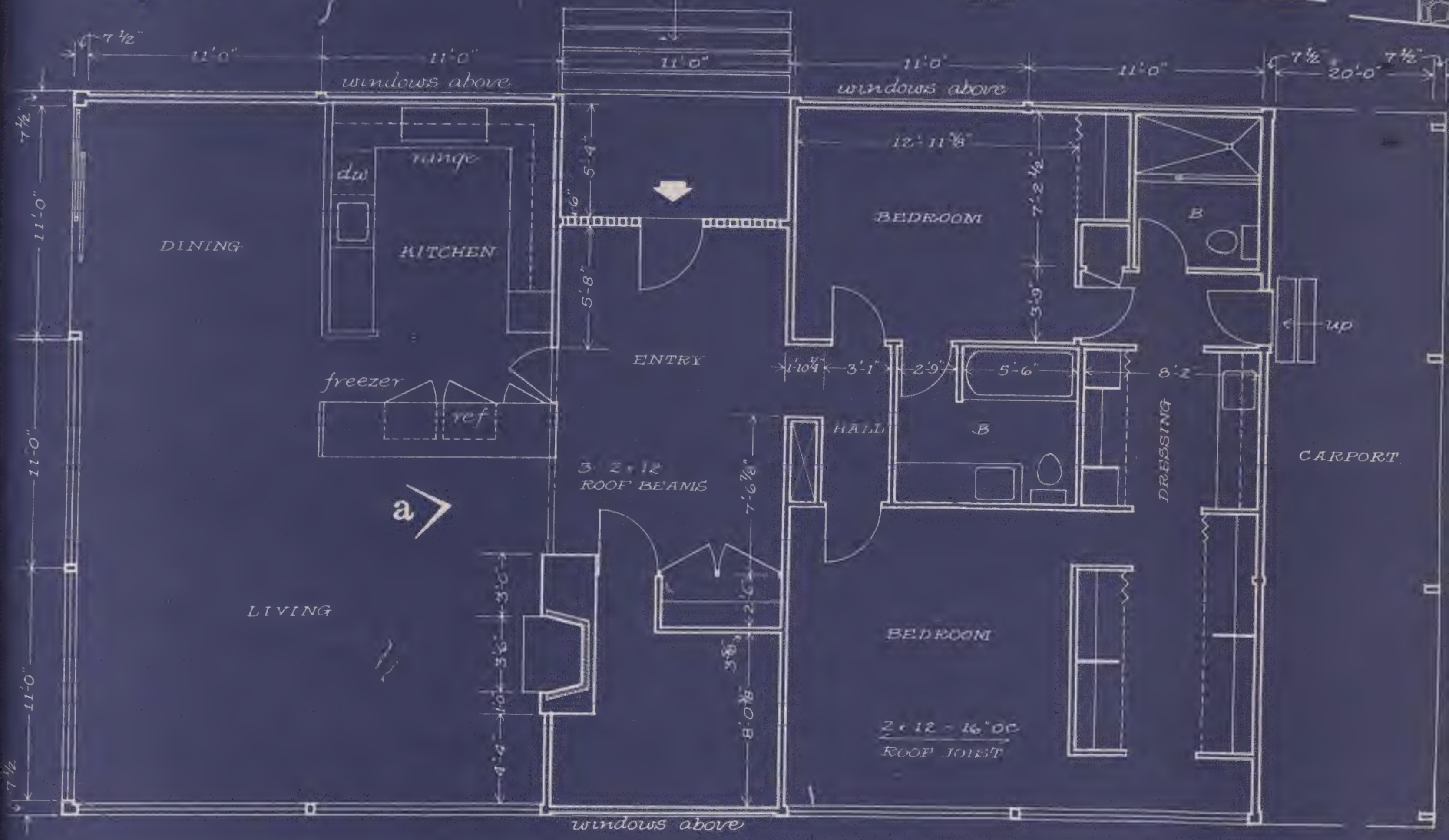
Photos: Bob Hawks, Inc

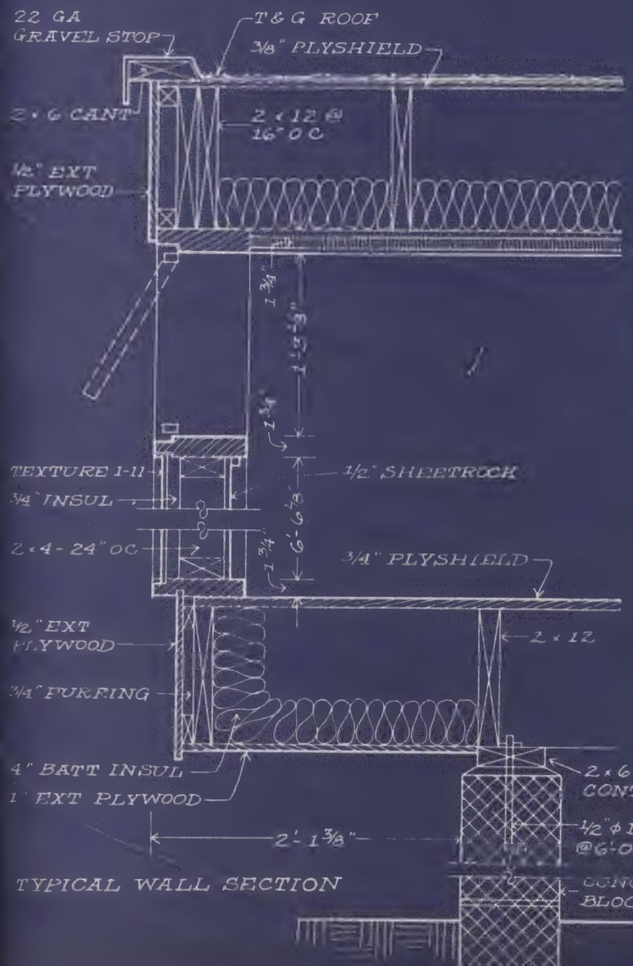
SOLID WALL and carport at left screen interior from street. House seems to float because it is cantilevered 2½′ over foundation to reduce joist span. Post-and-beam construction is based on 11′ module.

GLASS WALLS (a, right) open two sides of living room to view. Awning-type window under glass on left side lets in air although house has central air conditioning (GE).

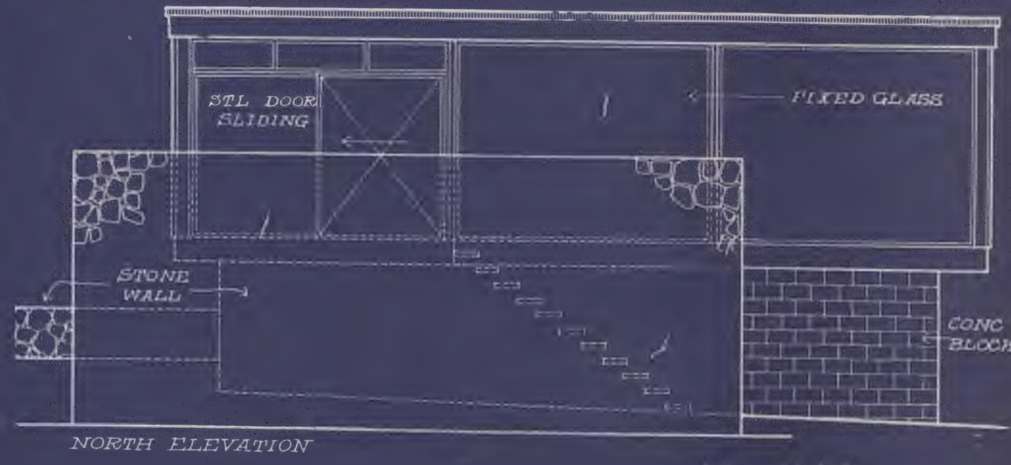


EAST ELEVATION

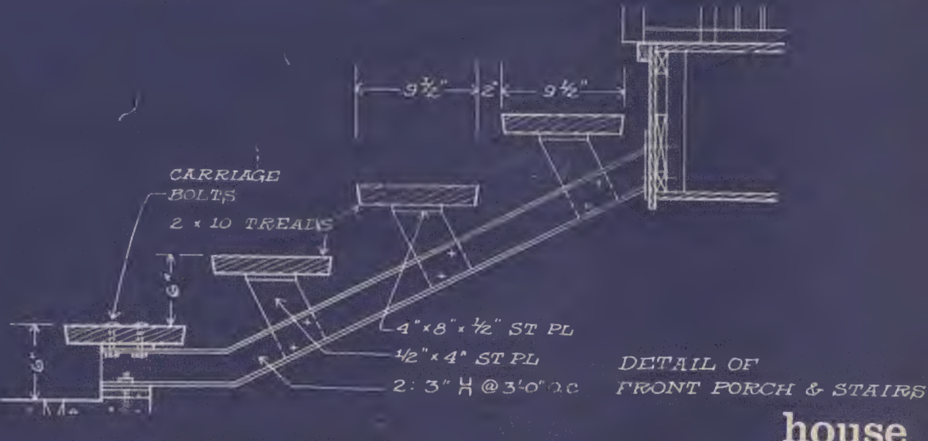




TYPICAL WALL SECTION



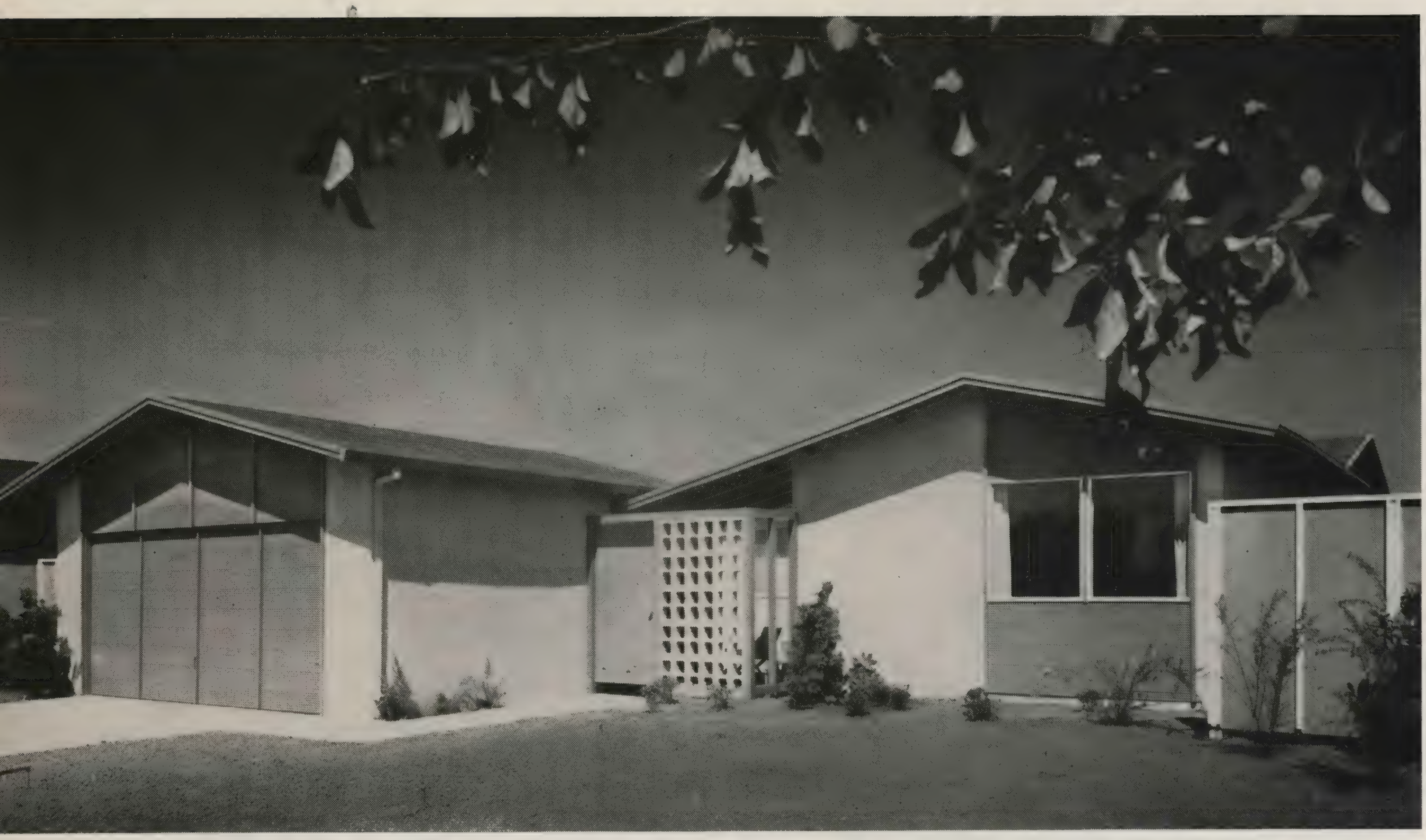
NORTH ELEVATION



DETAIL OF FRONT PORCH & STAIRS

SELECTED DETAILS FROM HOUSE IN BARTLESVILLE, OKLA
DONALD H HONN: ARCHITECT
PERKINS CONSTRUCTION CO: BUILDER

house 18



GARAGE IS SET FORWARD to create secluded spot for patio between garage and front of L-shaped house. Living room wing is at right.

19 From top architects: a big builder's top seller

KITCHEN (a) is open to family room. Sliding glass door on far side of family room lets housewife standing in kitchen watch children playing in backyard. Kitchen also opens to dining area behind camera.

DINING AREA (b, right) is open to living room and hidden from front entry by translucent plastic screen. Gently sloping ceiling is achieved by use of special truss with raised lower chord.

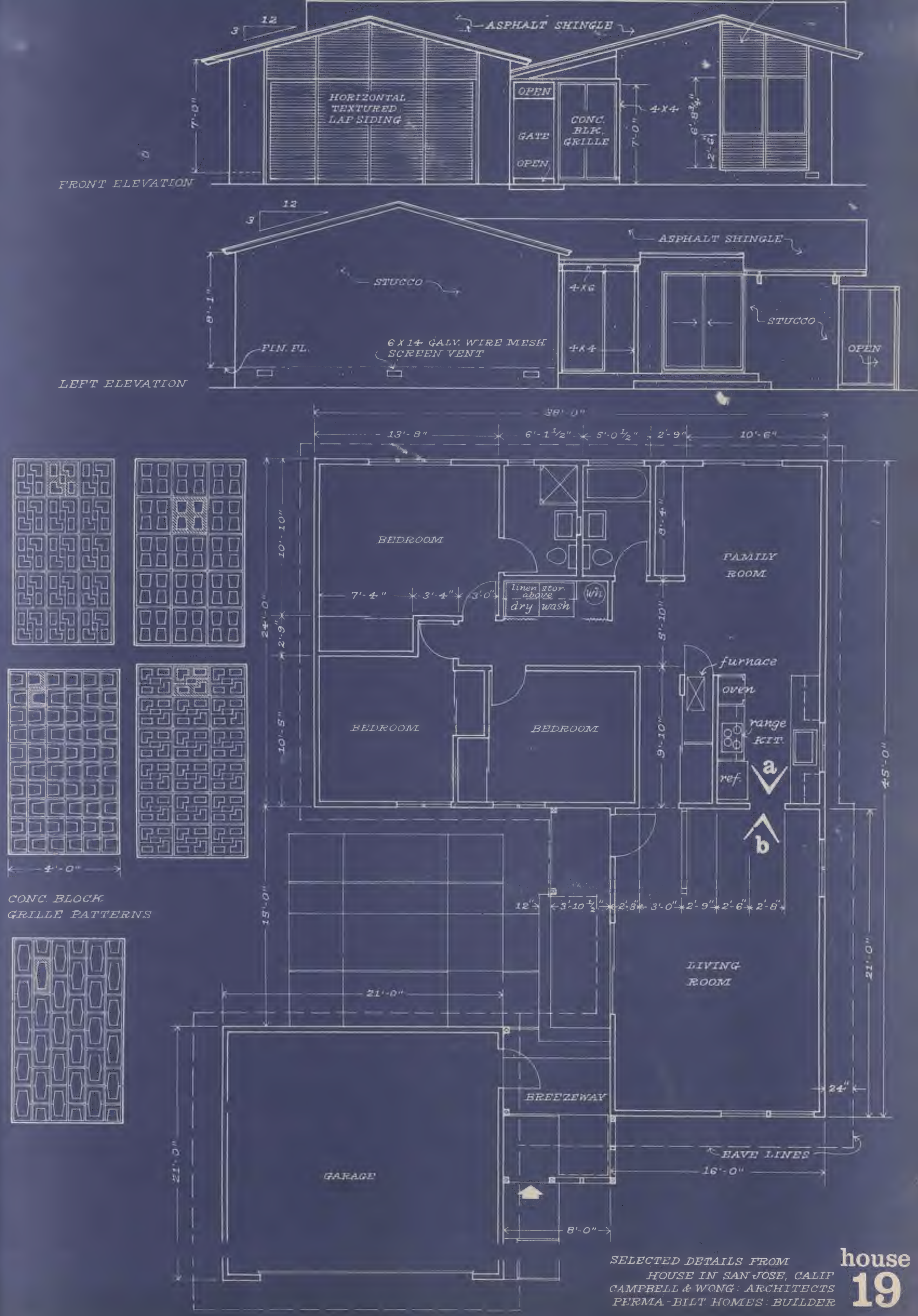
Buyers in the competitive San Jose market like this Perma-Bilt house because Architects Campbell & Wong gave it a sensible L-shaped plan—and one not often found in merchant-built houses that sell for under $16,000.

There are two indoor living areas well separated by the kitchen—a 16′x21′ living room and a 10′x14′ family room. There are two outdoor living areas—one off the family room in back and the other off the living room in front. The front patio is hidden from the street by a two-car garage and a patterned concrete screen (see photo above).

There are two full baths and a roughed-in laundry center close to the source of dirty linen in the bedroom wing.

This model is one of several Campbell & Wong designs in Perma-Bilt's new 350-house development. It has 1,250 sq ft of space, sells for $13,050 without land.

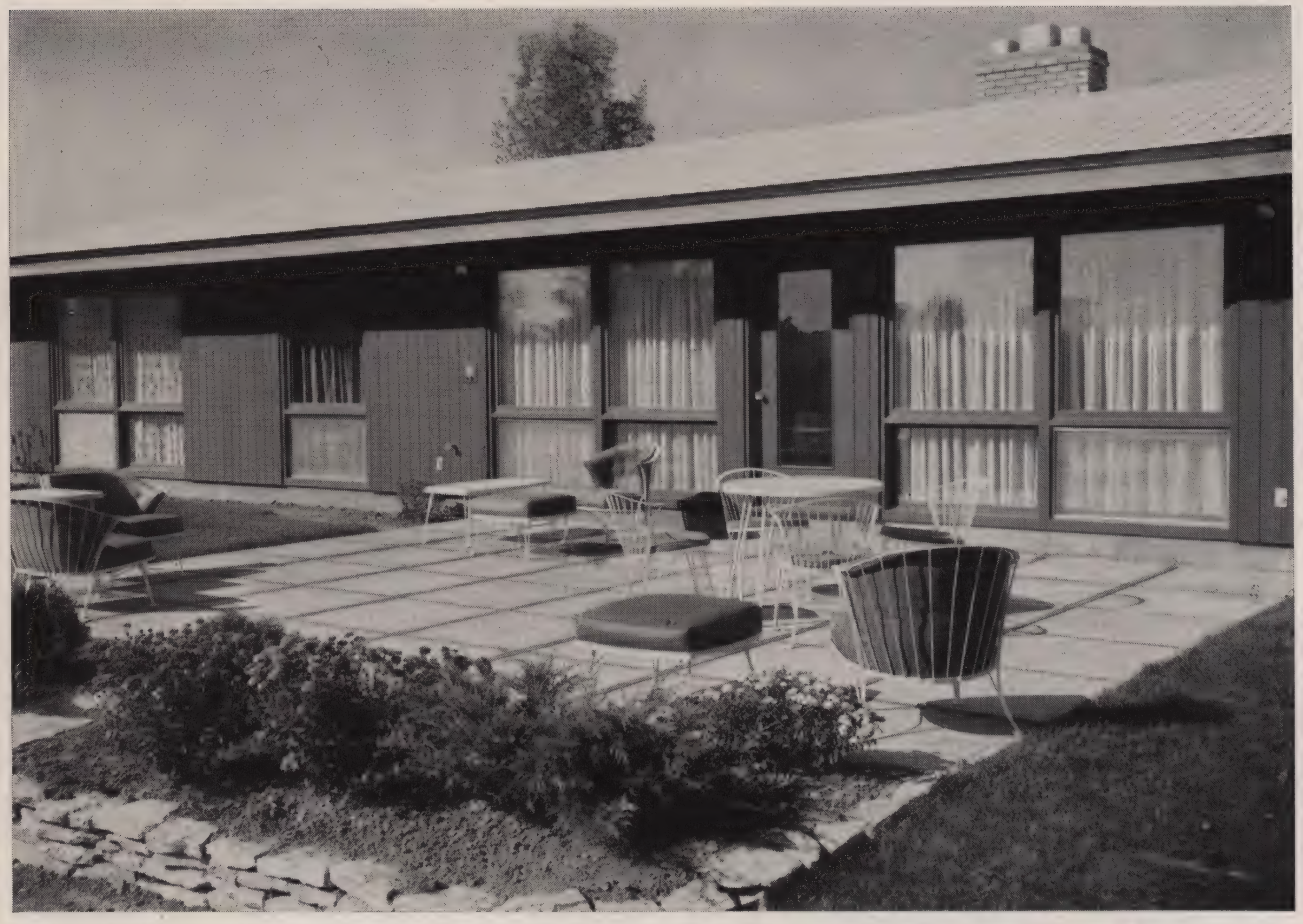
Photos: Ernest Braun



SELECTED DETAILS FROM
HOUSE IN SAN JOSE, CALIF
CAMPBELL & WONG: ARCHITECTS
PERMA-BILT HOMES: BUILDER

house
19

Photos: Frank Fulkersin



OPEN REAR ELEVATION is series of panels of glass or vertical redwood siding. Concrete terrace with redwood dividers is included in price.

20 Rear living helps sell this trim builder house

A rear living room wide open to a back terrace is still a fairly new idea to most Midwesterners, but they like it in this model, reports Michigan Builder Gerholz.

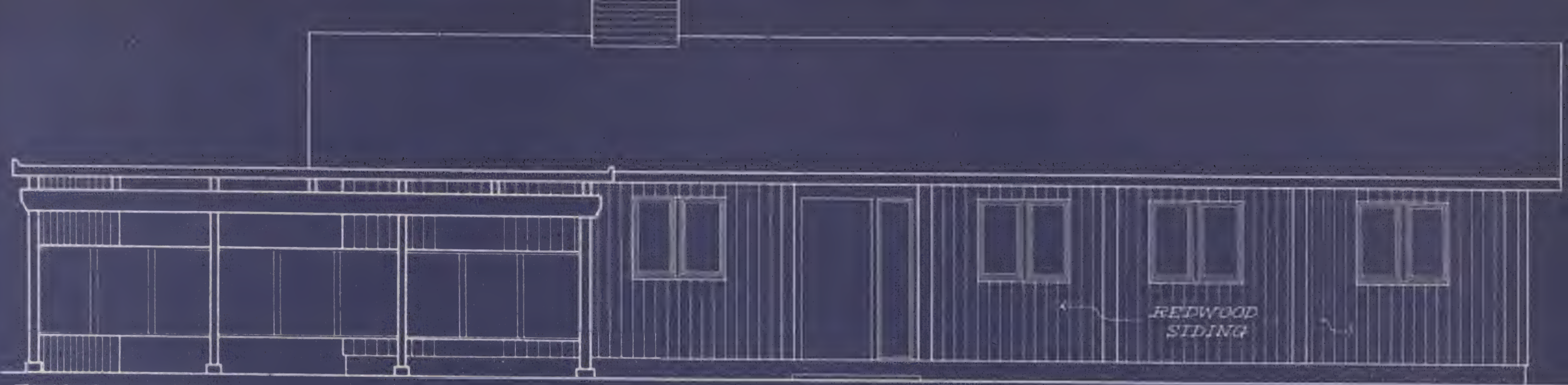
Buyers also like: 1) the well zoned plan with the noisy family room well separated from the quiet bedrooms; 2) the good sized rooms that lose little space to halls; 3) the central entry that sets up a smooth traffic pattern; 4) the oversize carport (24'x26') that includes 104 sq ft of enclosed floor-to-ceiling storage; 5) the double-glazed windows; 6) the luminous bathroom ceilings and valance lighting on outer walls of all rooms; 7) the Coleman central air conditioning; 8) the fully equipped Hotpoint kitchen center; 9) the washer and dryer in the second bath—a location that the Small Homes Council recommends and that cuts plumbing costs.

Gerholz also cuts costs by putting his baths back to back, building his cabinets and carport storage units in a shop, and using trusses with Teco ring connectors.

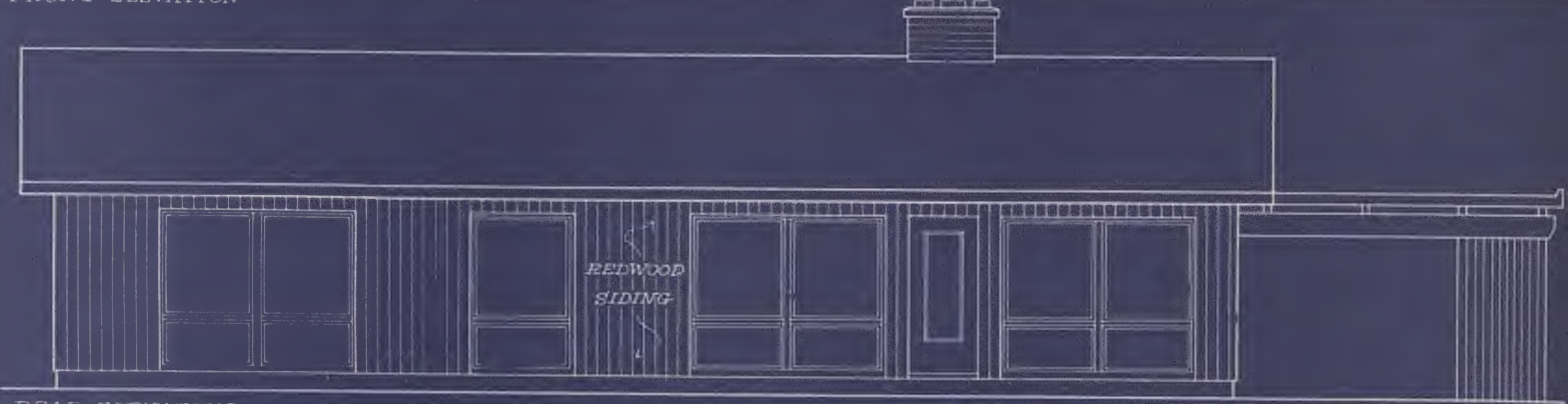
Price of the 1,440 sq ft house: $19,500 without land.

CLOSED FRONT ELEVATION assures privacy. Carport makes house seem bigger. Pastel panels (Texture 1-11 plywood) of carport screen provide splash of color that gives a lift to natural tones of house siding.

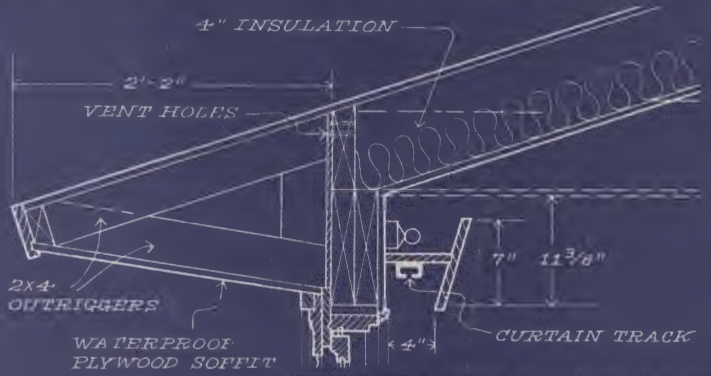
LIVING ROOM (a) is 24'x13', gains added feeling of space from window walls and partial cathedral ceiling. Indirect valance lighting is over windows at right. Family room is through opening at left rear.

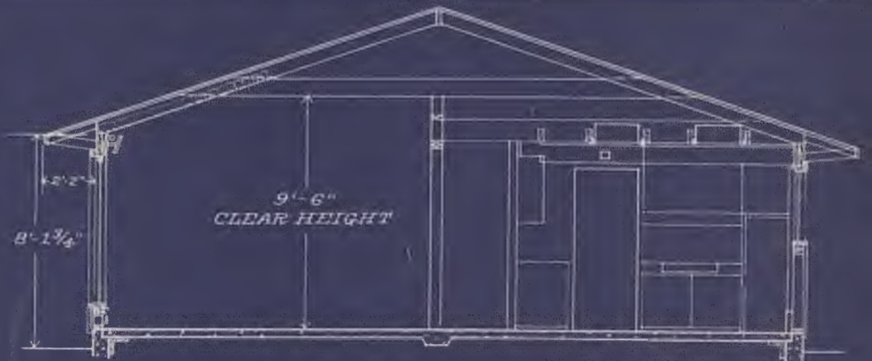


FRONT ELEVATION

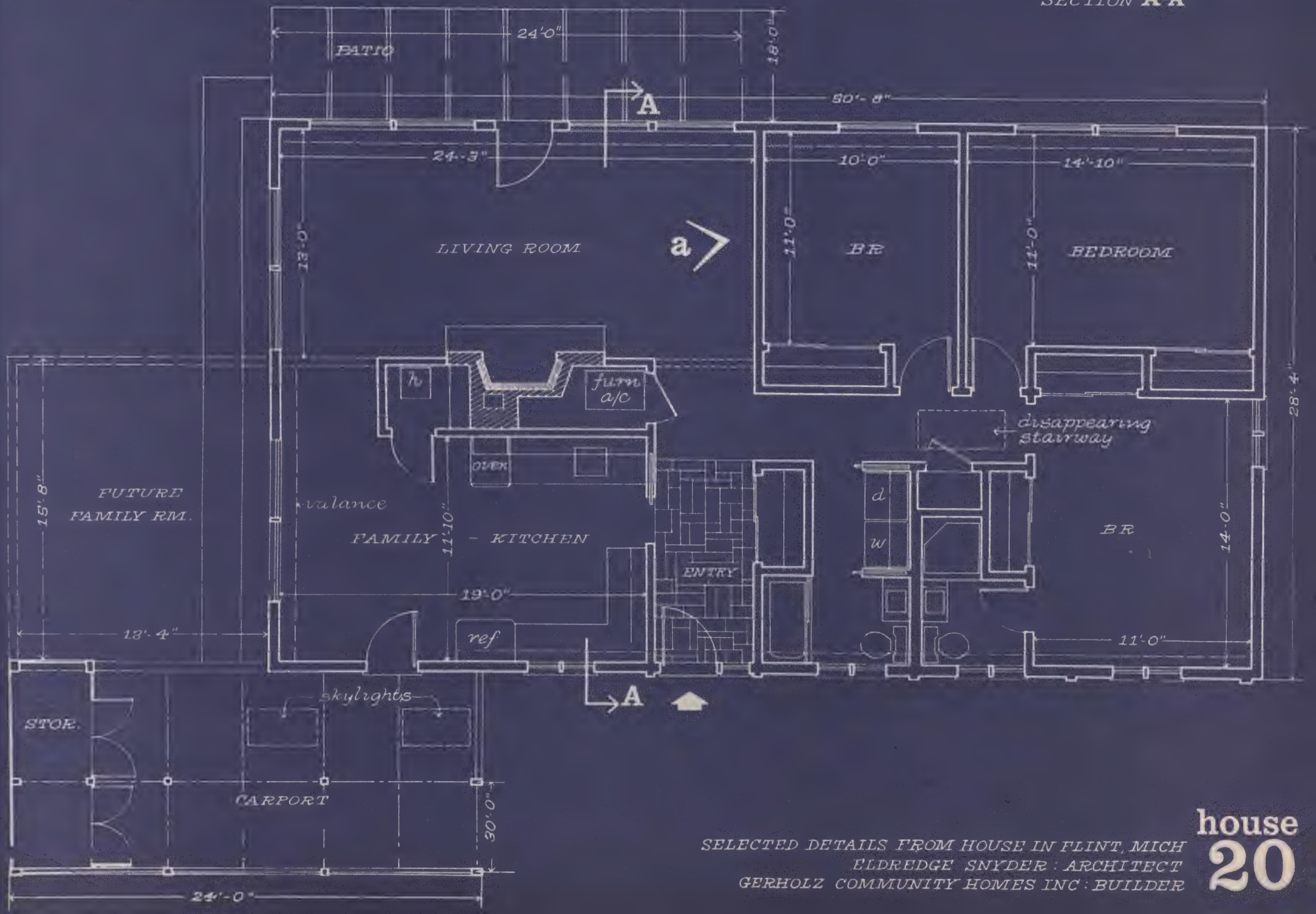


REAR ELEVATION



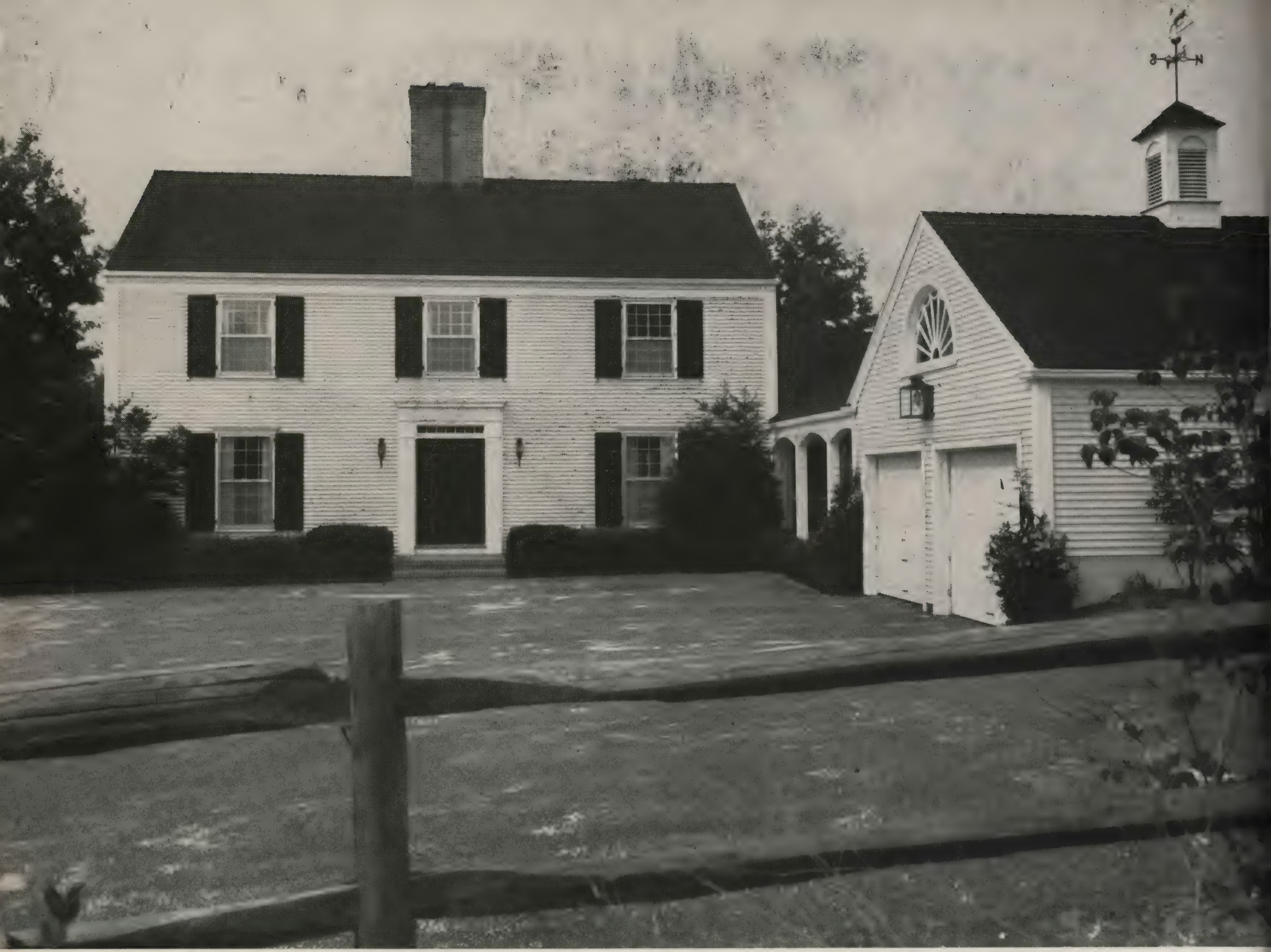


SECTION **A-A**



SELECTED DETAILS FROM HOUSE IN FLINT, MICH
ELDREDGE SNYDER : ARCHITECT
GERHOLZ COMMUNITY HOMES INC : BUILDER

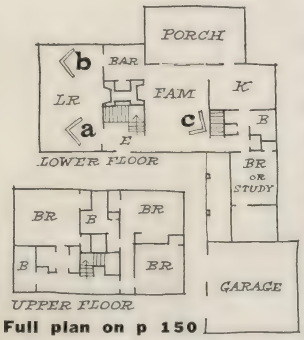
house 20



FORMAL FRONT is flanked by one-story wing that forms the large paved motor court in foreground. Fanlight was bought at country auction.

21 This house has a formal air but an informal plan

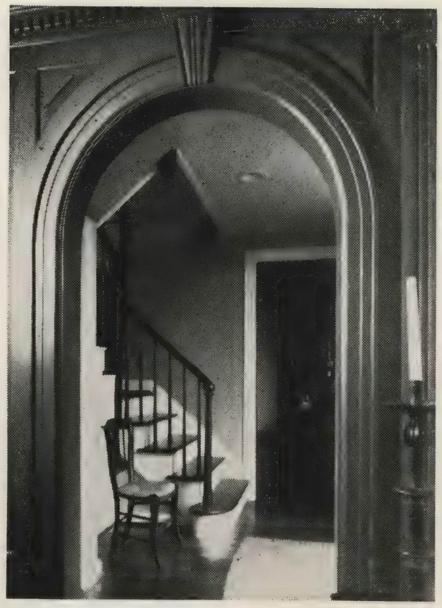
RAMBLING SERVICE WING is typical of early American houses. Here you see (l to r) garage with outside steps leading to storage attic, combination study and guest room, and kitchen.



Full plan on p 150

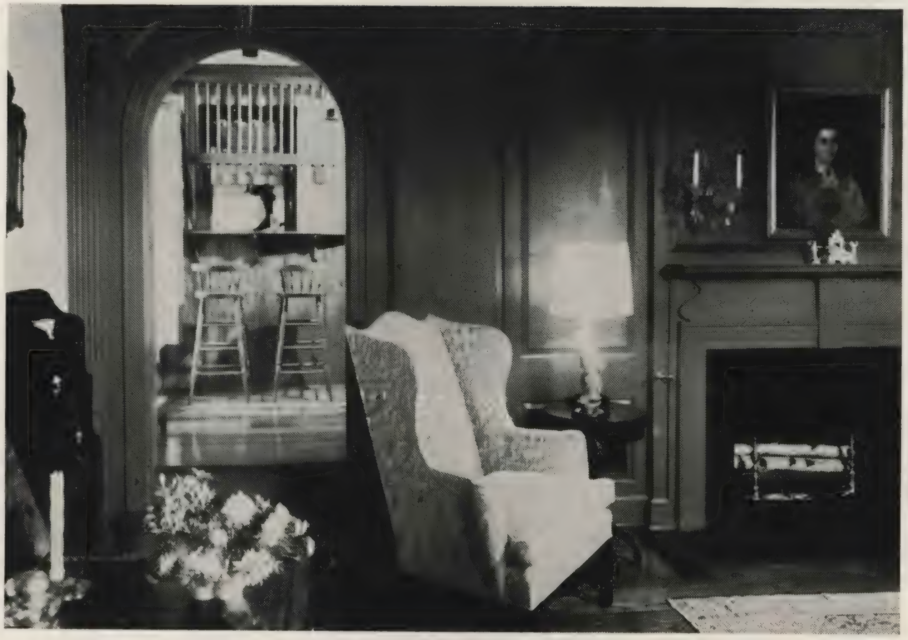
On the outside there is almost no compromise with formality. The symmetrical facade has the classic narrow clapboards, corner casings, pediment, dentil band, and fan lights that marked elegant early American houses.

On the inside equally fine detailing supports the elegant feel of the house. But the plan (see overleaf) is arranged for today's informal living. A large family room runs the depth of the house and opens through sliding glass to a screened porch. A fully equipped kitchen also opens to the porch and works well with the family room. A barroom between the family room and living room is open to both. There is a basement recreation room that opens to grade on the downhill side of the hillside site. And there is plenty of built-in storage. Total area is 3,180 sq ft.



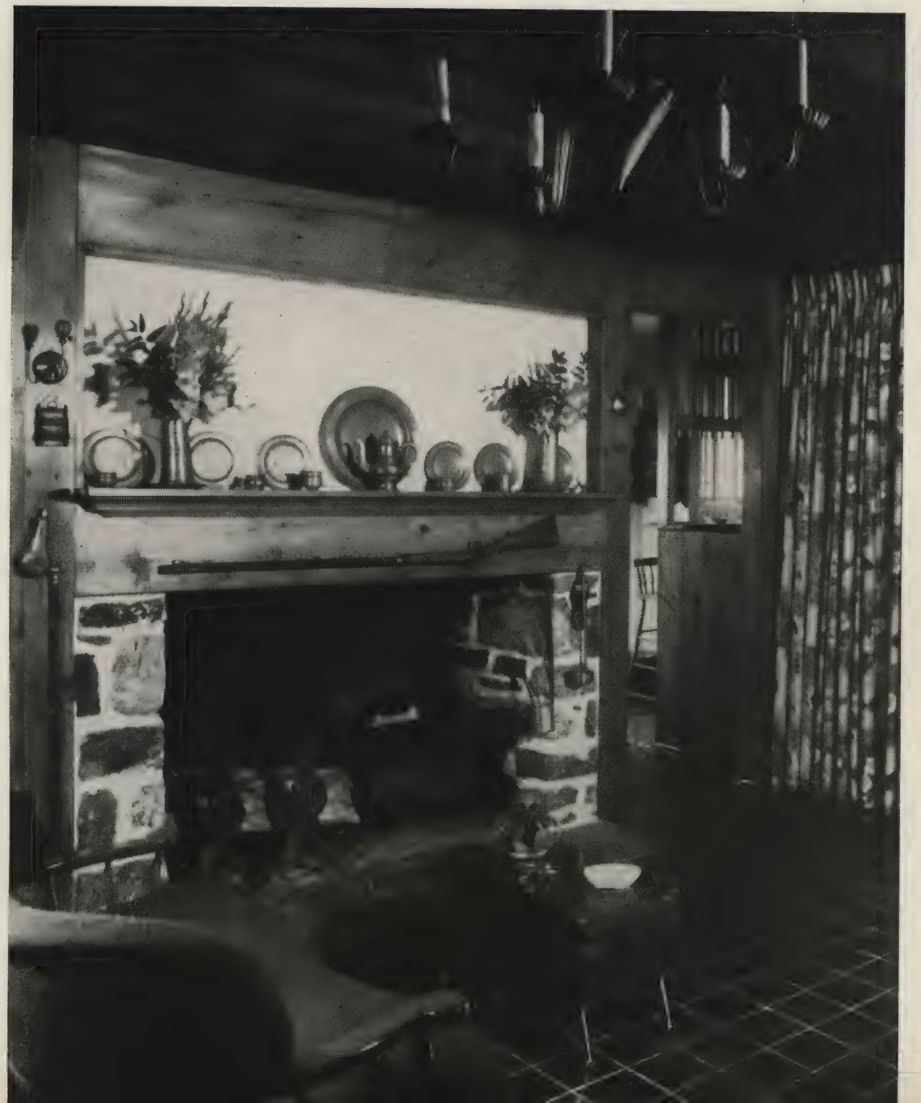
ARCHED DOORWAY (a) at front of living room opens to traditional center hall with stairs to bedrooms. Family room is at rear.

Photos: Andre Kertesz—House & Garden

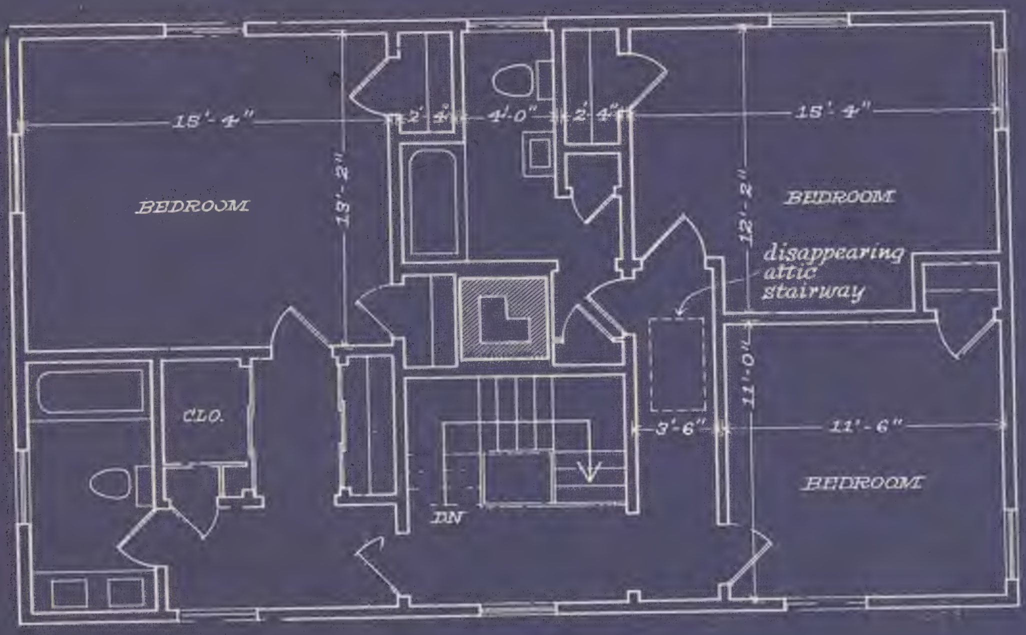


LIVING ROOM (b) has traditional paneling, mantel, door frames. Bar through door at left is copied from old Williamsburg tavern.

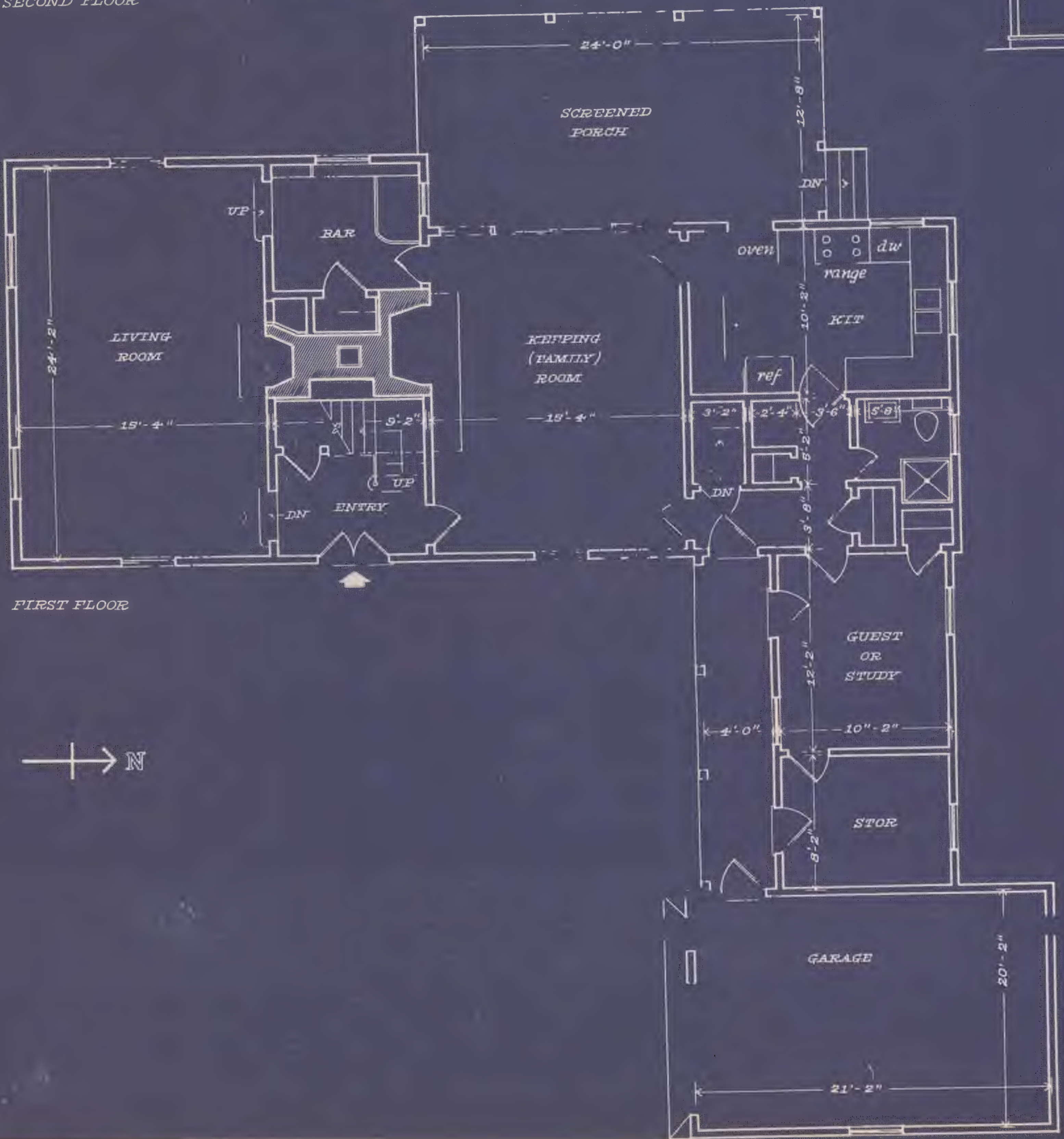
ARCHITECTS: *Polhemus & Coffin*
DESIGNER: *George Hickey, III*
BUILDER: *Fels Hecht*
LOCATION: *Mount Kisco, NY*



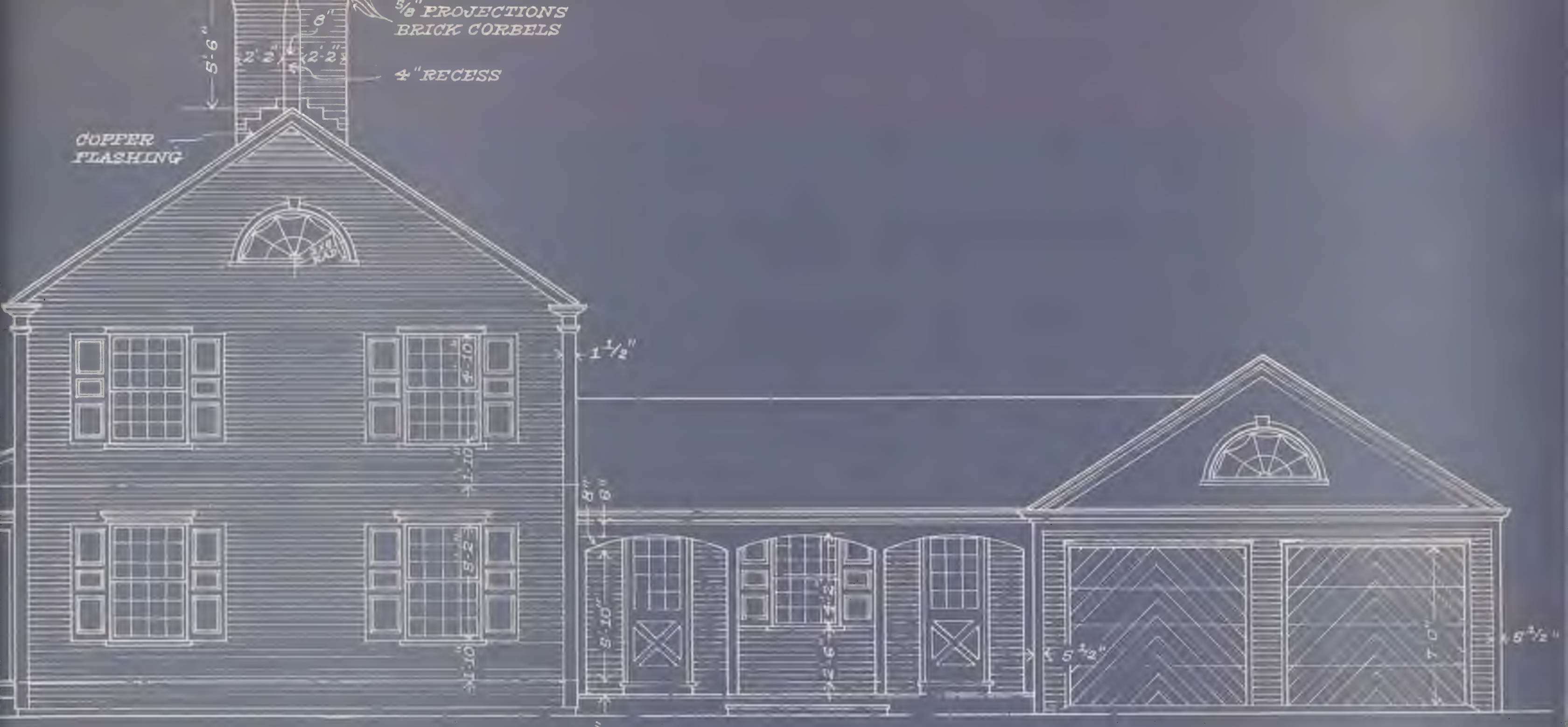
FAMILY ROOM (c) has fireplace, quarry tile floor, and board ceiling copied from old Bucks County (Pa) house.



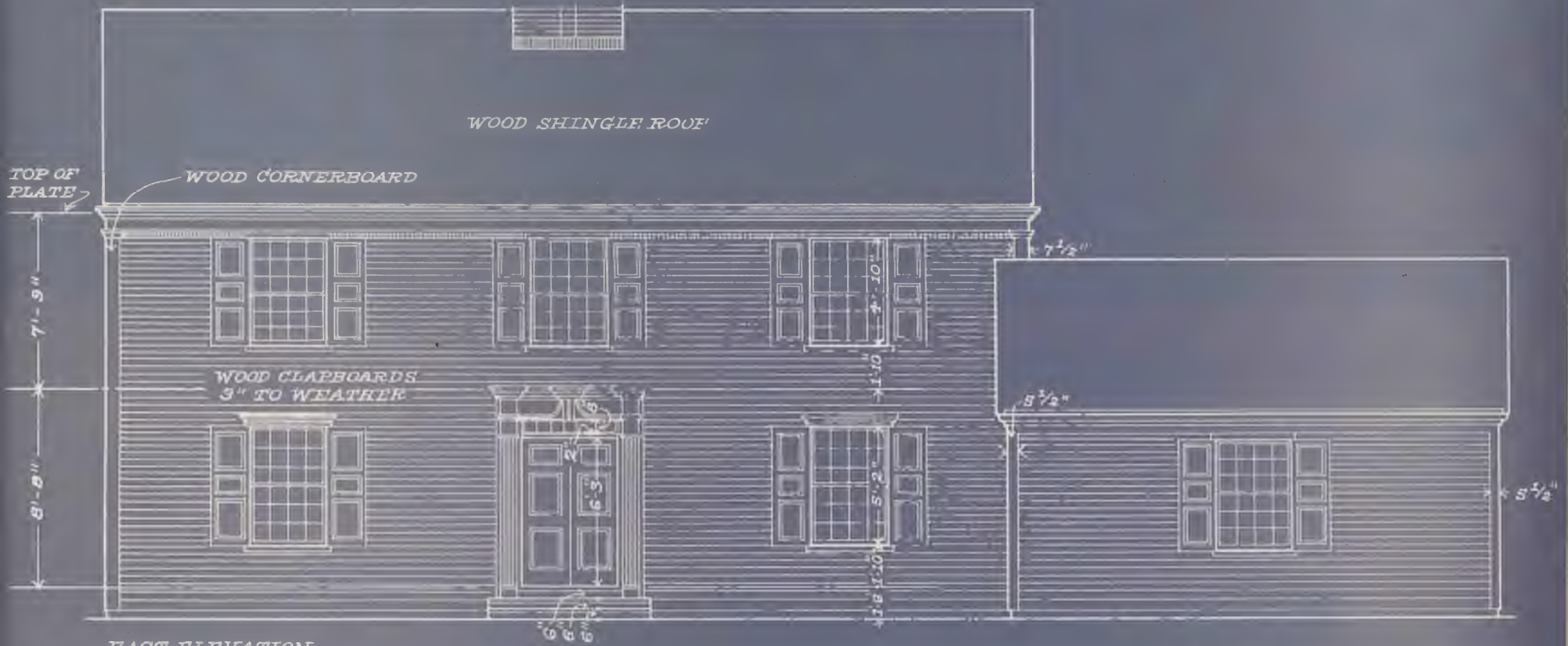
SECOND FLOOR



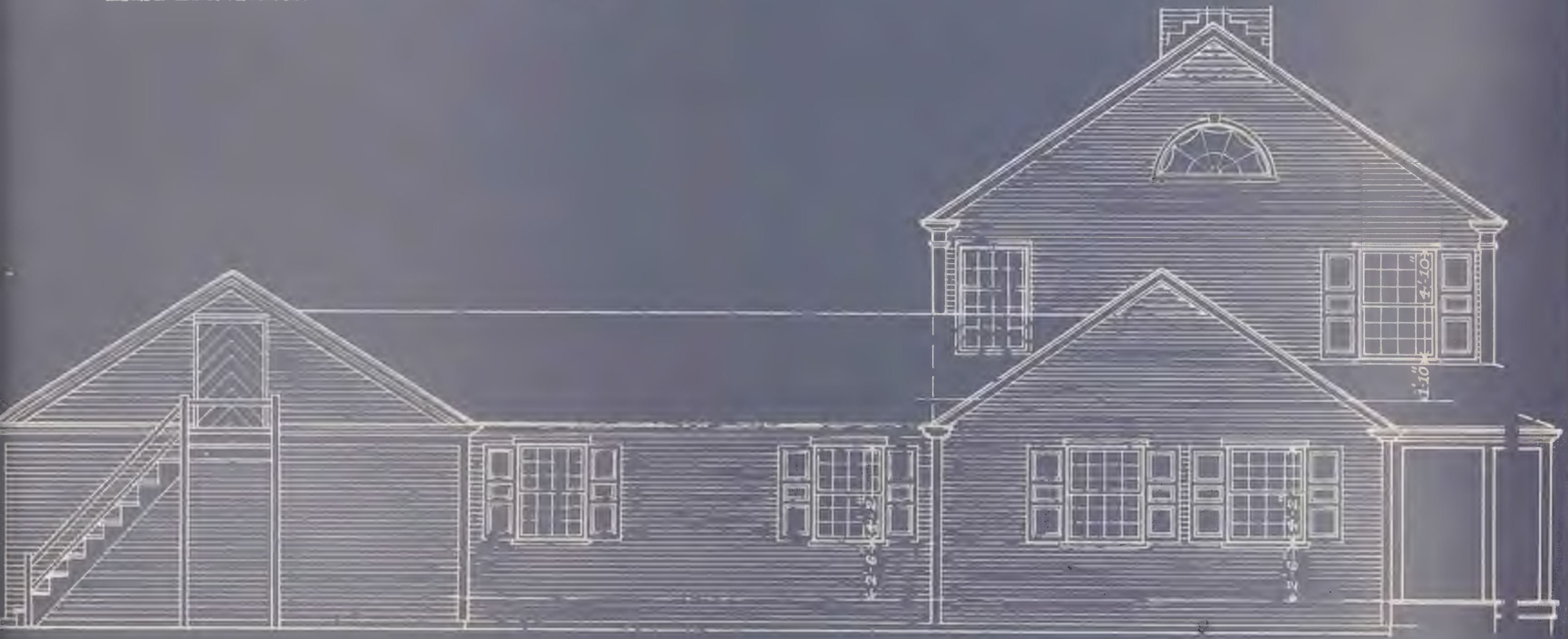
FIRST FLOOR



SOUTH ELEVATION

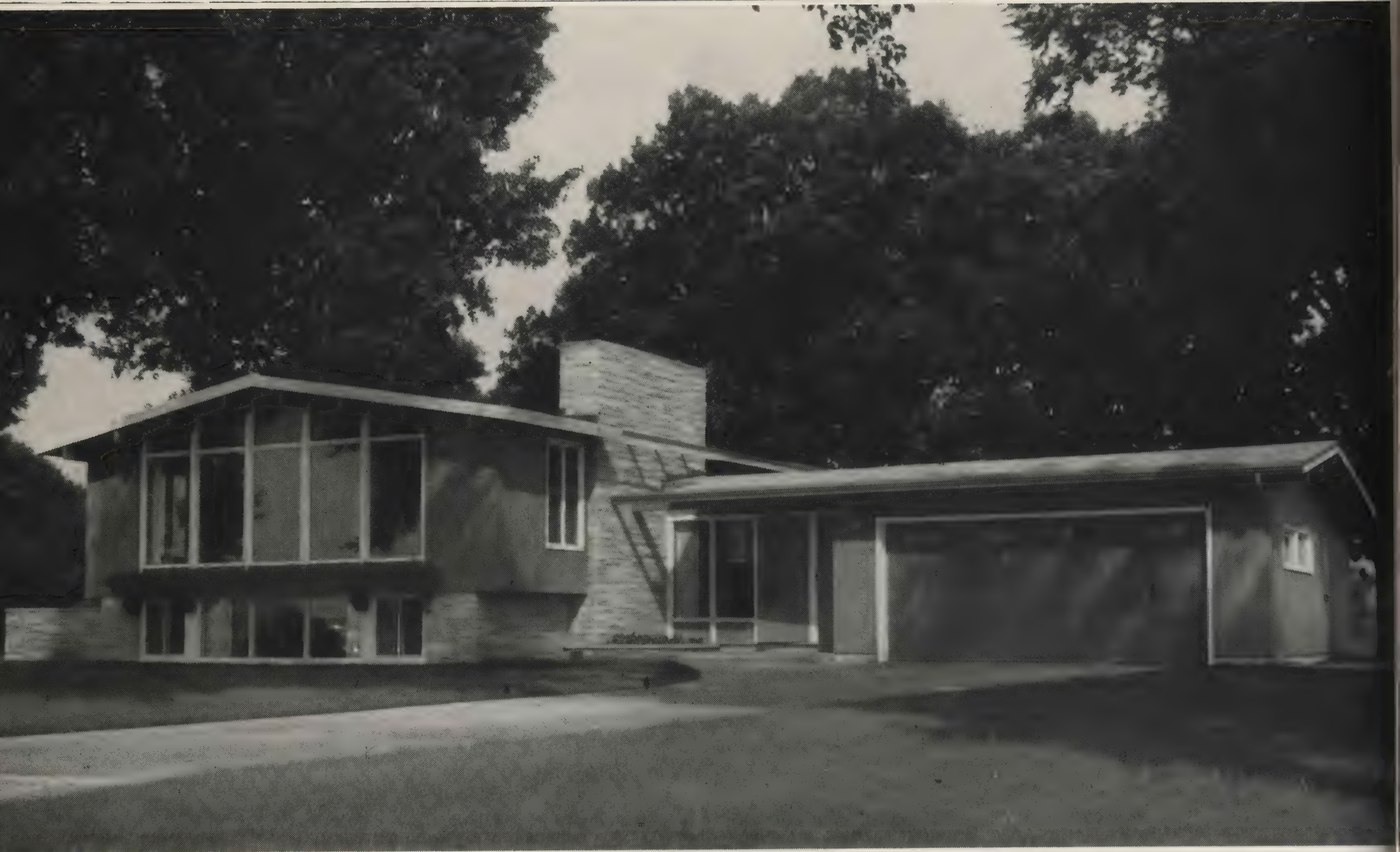


EAST ELEVATION



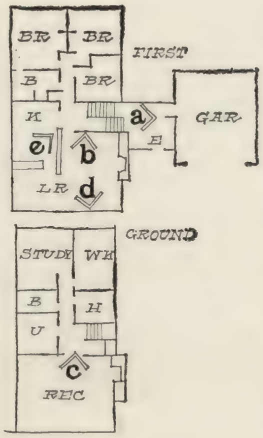
NORTH ELEVATION

SELECTED DETAILS FROM HOUSE IN MOUNT KISCO, NY
POLHEMUS & COFFIN : ARCHITECTS
GEORGE HICKEY, III : DESIGNER
FELS HECHT : BUILDER



VIEW FROM STREET shows how raised foundation permits large basement windows. Basement wall is stone. Upper-level siding is 1x6 cedar.

22 The daylight basement adds a lot to this house



Full plan on p 154

It adds a lot of living space (1,365 sq ft) at a low cost.

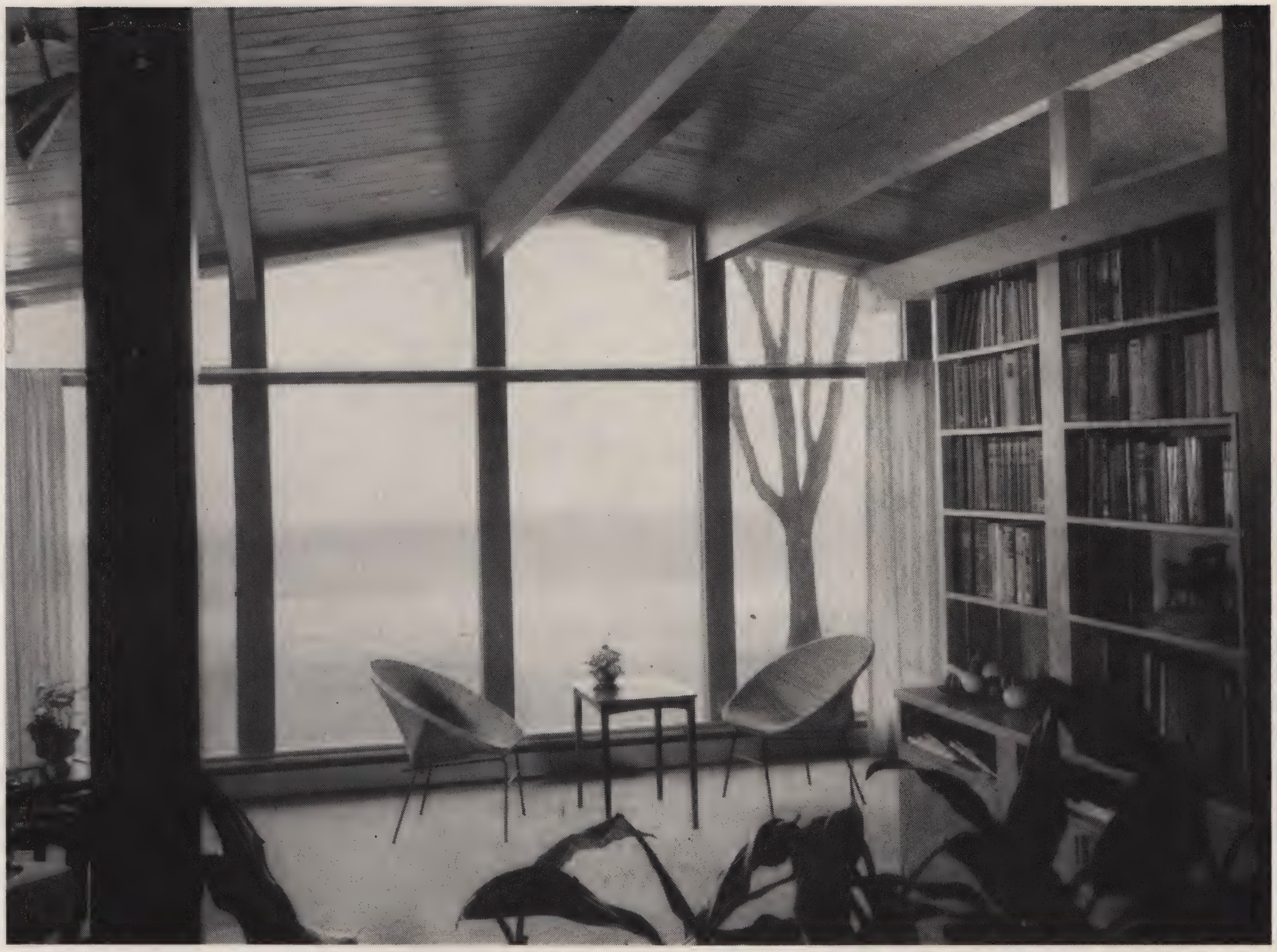
By raising the foundation just a few feet, the architects got a light, airy basement instead of a dark, dank cellar. Into this basement they put a 25′x19′ recreation room (photo right), a study, a workshop, and a bath—plus, of course, utility space.

The raised foundation also benefits the main floor. It raises the living room high enough for a view of a lake across the road and high enough so that people in passing cars can't look in.

The two-level plan works well. Both the front door and a door from the garage open into a good-sized vestibule at grade level—half way between the two floors. The kitchen—conveniently located at the head of the stairs—and the stair hall zone the living-dining area from the bedrooms. The recreation room—at the foot of the stairs—is separated from the study by the utility core.

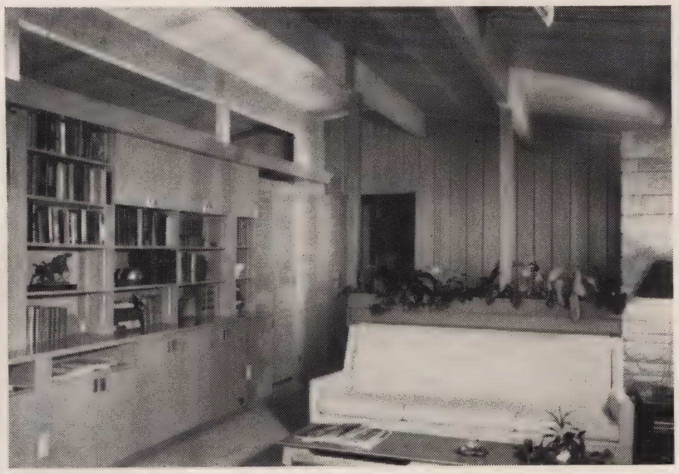
Cost of the 3,000 sq ft house: $35,000 without land.

SPLIT-LEVEL ENTRY (a), seen from vestibule, is on grade. At head of stairs, louvered door leads to kitchen; living room is to left of planter. Recreation room is to left at foot of stairs.

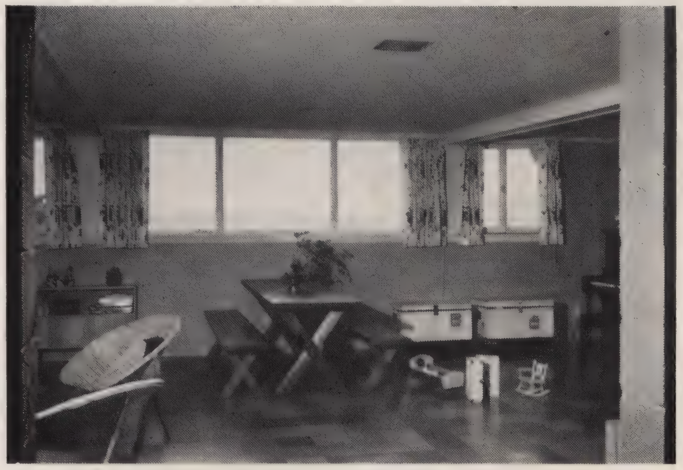


UPPER-LEVEL LIVING ROOM (b) has double-glazed glass wall facing view of lake. Posts and beams are on 4′ module to which house is designed.

ARCHITECT: *Irion & Reinke*
BUILDER: *Albright & Son*
LOCATION: *Oshkosh, Wis*

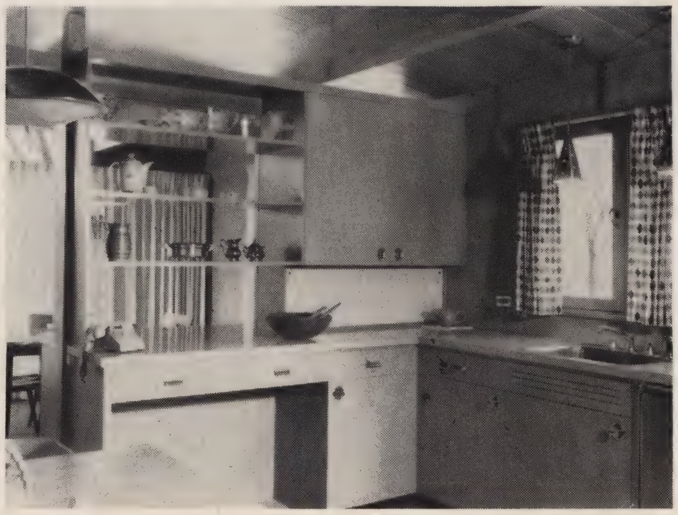


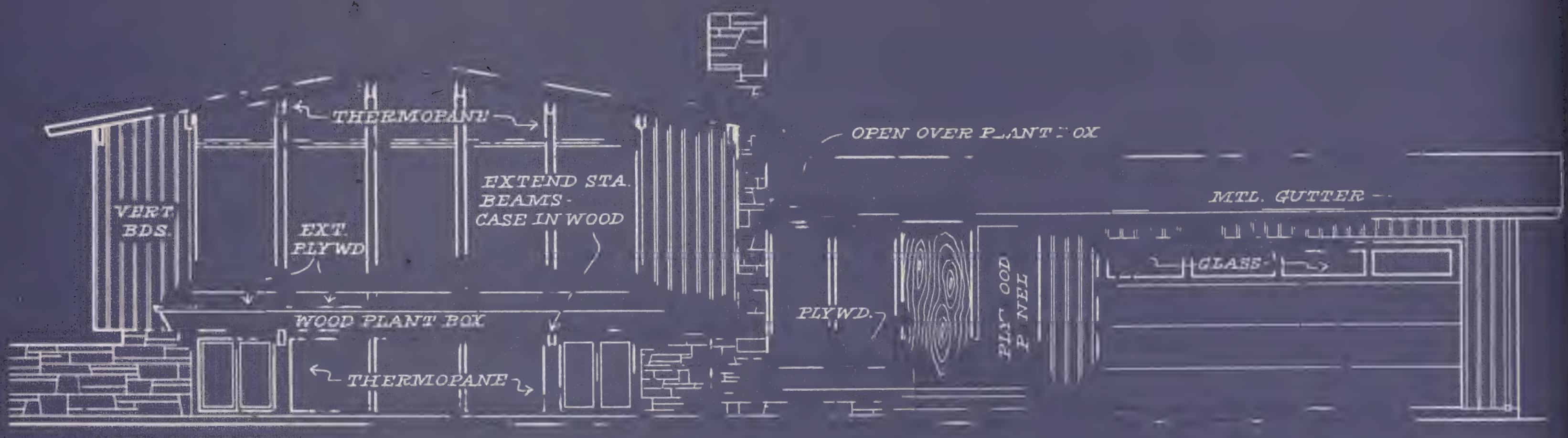
BOOKCASE WALL (d) in living room screens off kitchen, but stops short of ceiling for feeling of openness. Dining area is out of photo to left. Door at rear opens to bedroom wing.



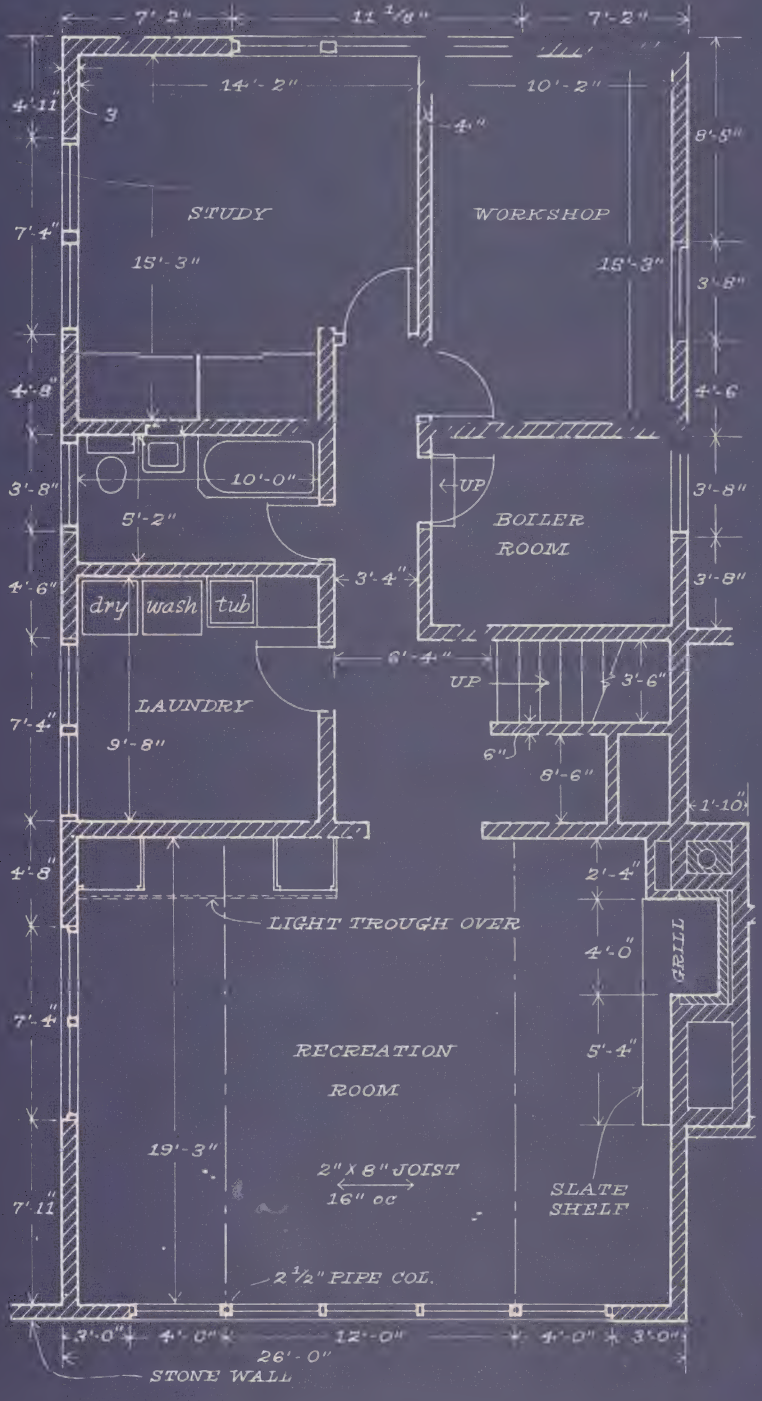
LOWER-LEVEL RECREATION ROOM (c) is below living room, shares view of lake. Room is free of supporting posts because it is spanned by steel beams. Acoustical-tile ceiling holds down noise.

KITCHEN (e, right) is separated from dining area by low cabinets and open shelves. Beams throughout upper level of house are $3\frac{1}{2}''\times11\frac{1}{2}''$ laminated from two 2x12s. Roof is 2x6 t&g fir.

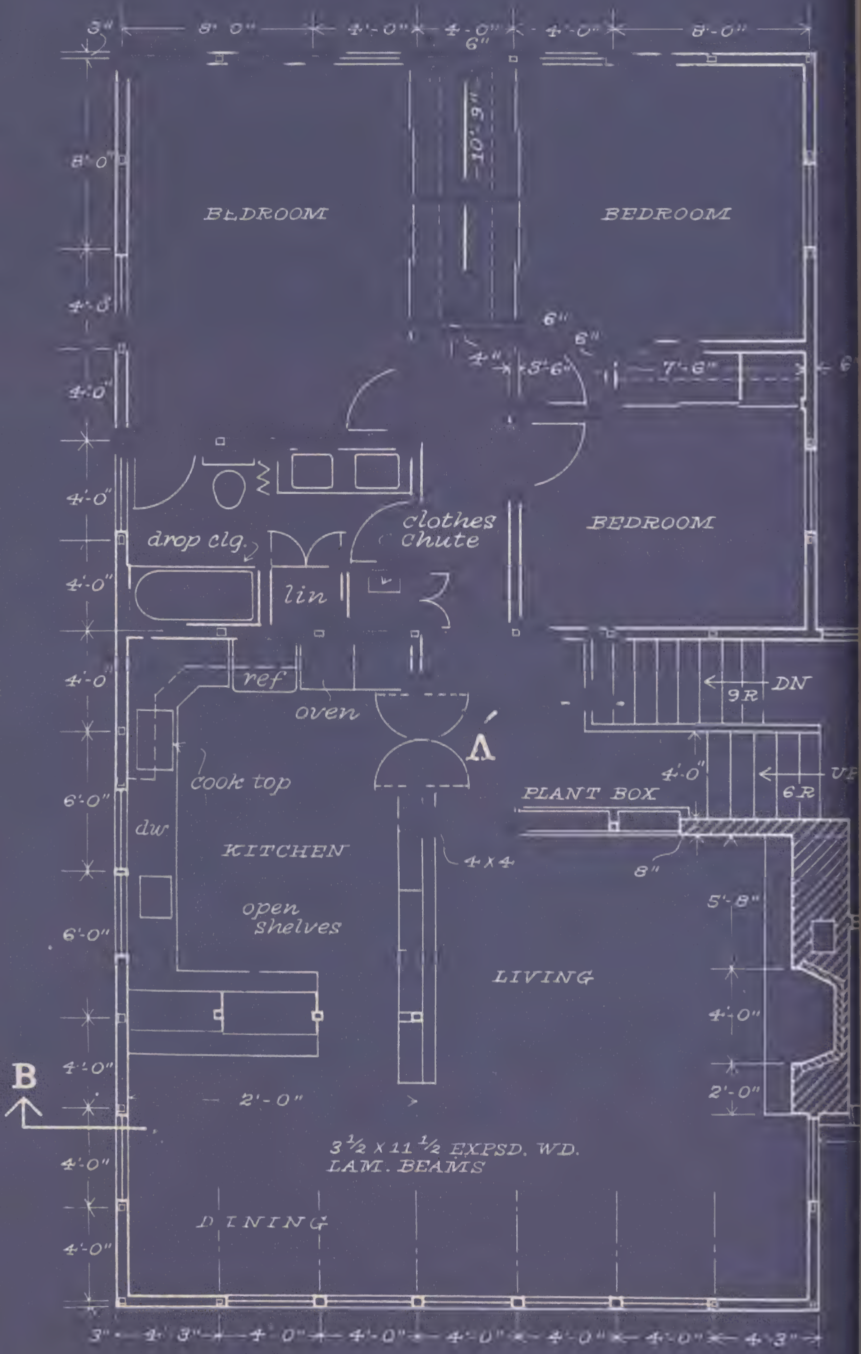




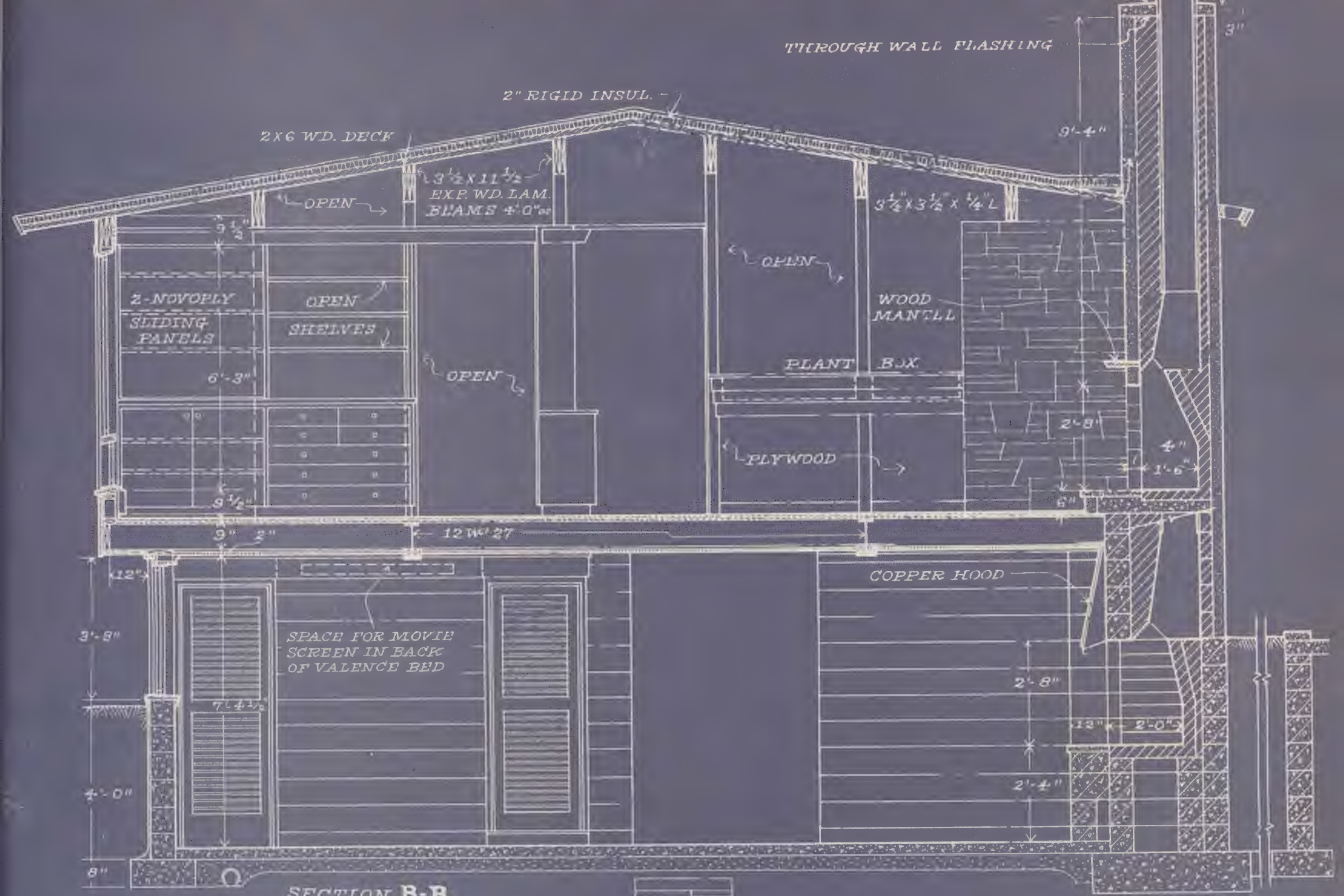
EAST ELEVATION



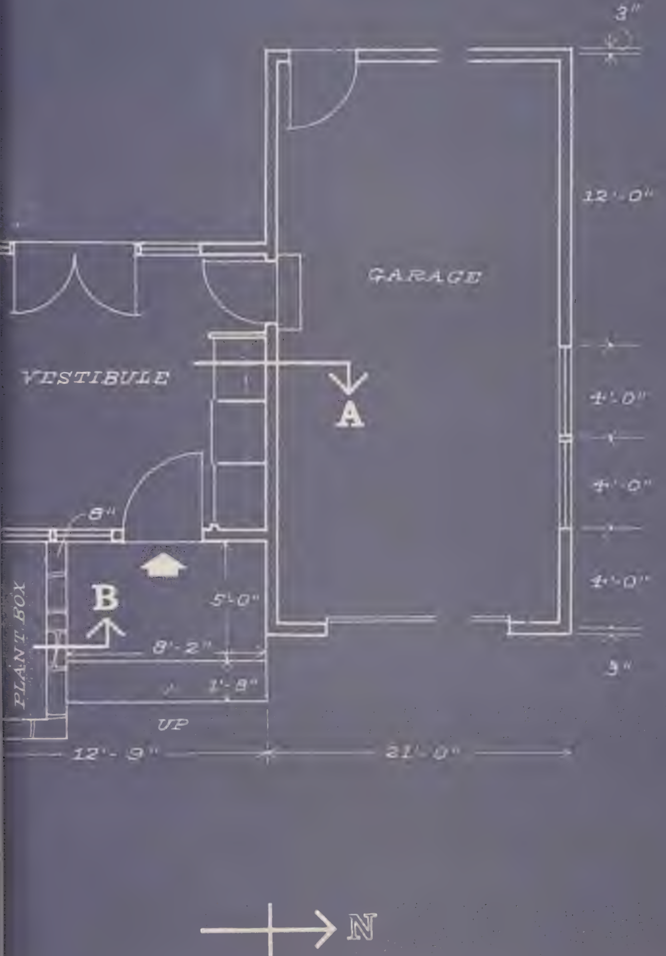
GROUND FLOOR

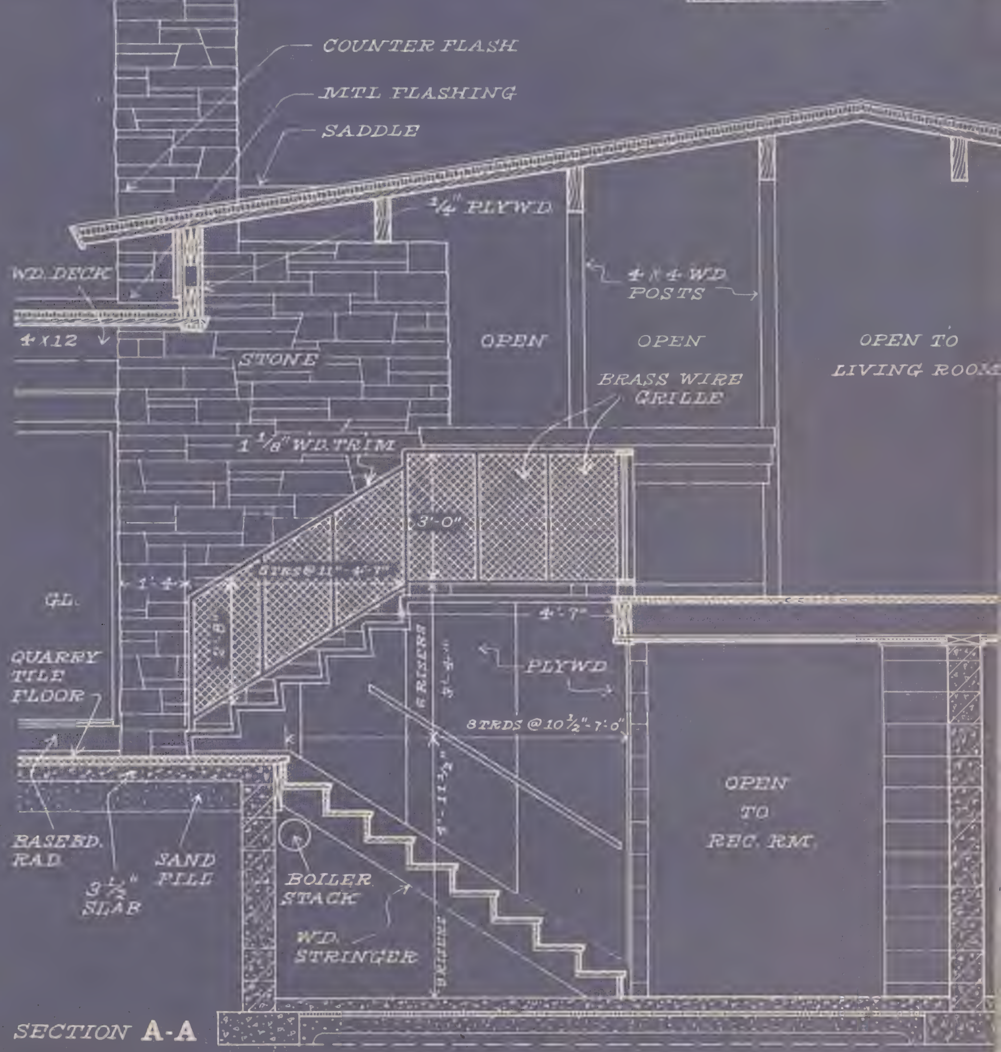


FIRST FLOOR



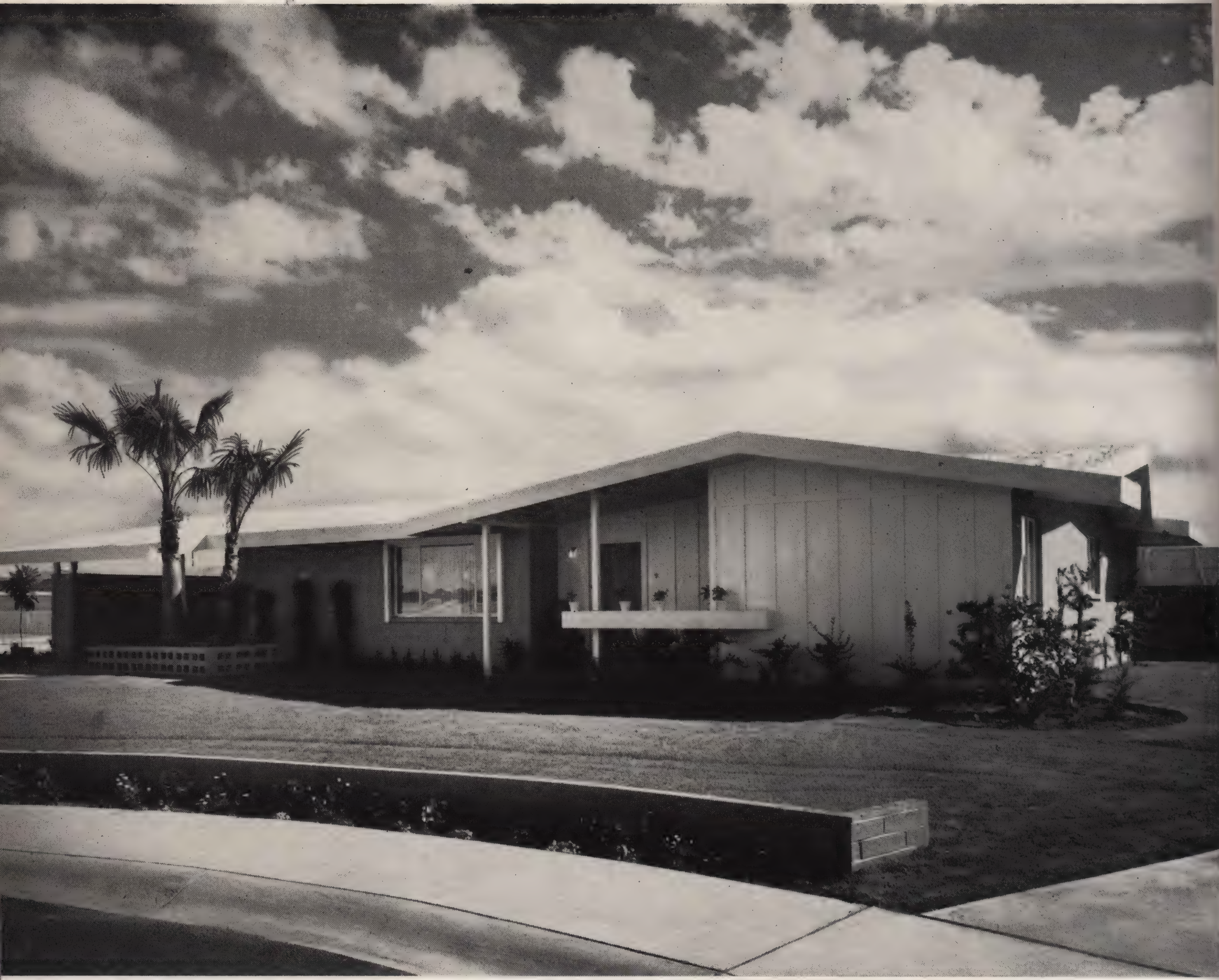
SECTION **B-B**





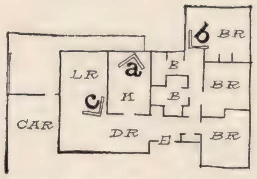
SECTION **A-A**

SELECTED DETAILS FROM HOUSE IN OSHKOSH, WIS
IRION & REINKE ARCHITECTS
ALBRIGHT & SON [illegible]



FACADE is long (64′) and low. Entry and planter are set in under overhang. Roof is built up tar and gravel over 2x10s 24″ oc.

23 John Long sells this model for $7.65 a sq ft



Full plan on p 158

This is a 1,570 sq ft house at $11,995 including lot.

And it has many features that would do credit to a house with a much higher price tag. Here are three of them:

1. Good zoning. Bedrooms are isolated from living room, dining room, and kitchen.

2. Big bedrooms. The smallest is 12′x12′. The largest—the master bedroom—is 12′x17′, also has an entry hall and 11 linear ft of closets with Fullfold metal doors.

3. Plenty of outdoor living space. There is a side patio off the living room, a rear terrace off the master bedroom. The patio is roofed and screened from the street by the carport. Both outdoor areas are reached through Arcadia sliding glass doors.

Why does this house offer so much for the money? Partly—and obviously—because it is built for an easy climate and because Long's high volume lets him keep his profit margin low. But also because of construction economies like these:

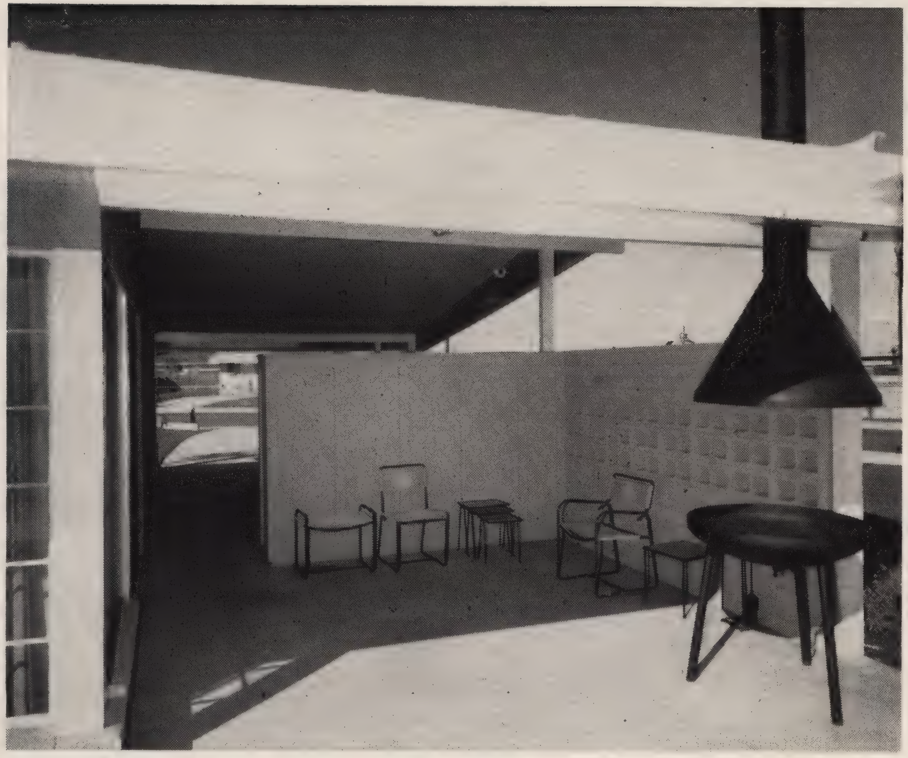
1. All bathroom and kitchen plumbing is concentrated in a central core.

2. All exterior walls are lightweight concrete block—mostly left exposed inside and out (except for painting). But on the inside, walls that extend to form interior partitions are furred and drywalled. And on the outside, part of the facade is covered with Masonite and 1x4 battens to provide some contrast in pattern and texture.

Photos: Markow Photography

KITCHEN (a) is 11'x16', has built-in oven and range, vent hood, and breakfast area.

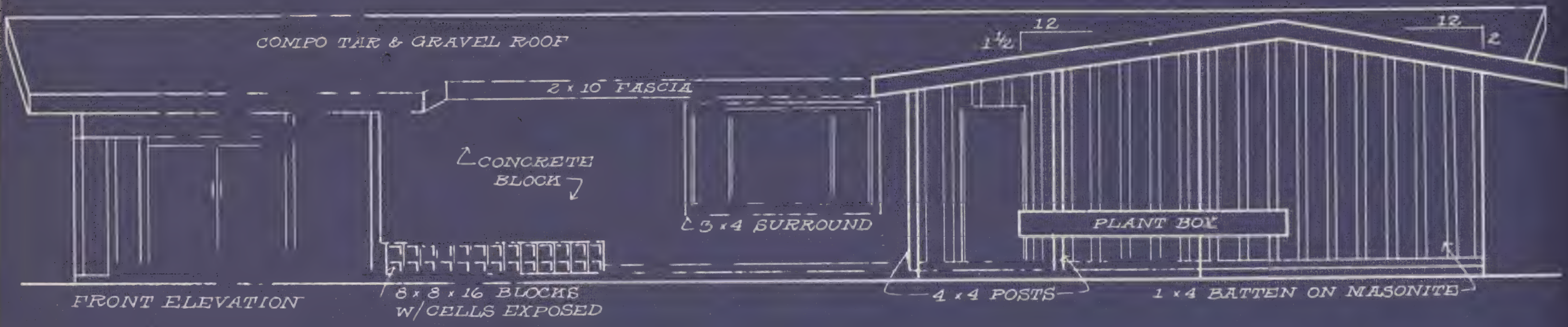
MASTER BEDROOM (b) has exposed block walls and door to terrace (not shown).

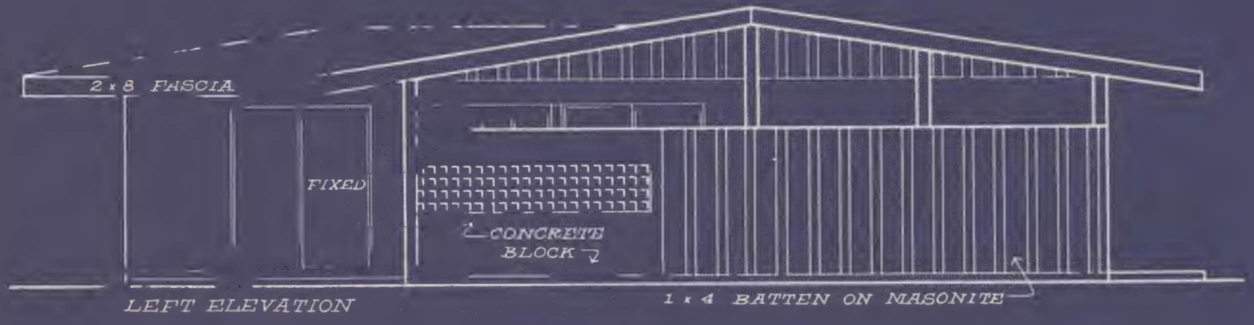


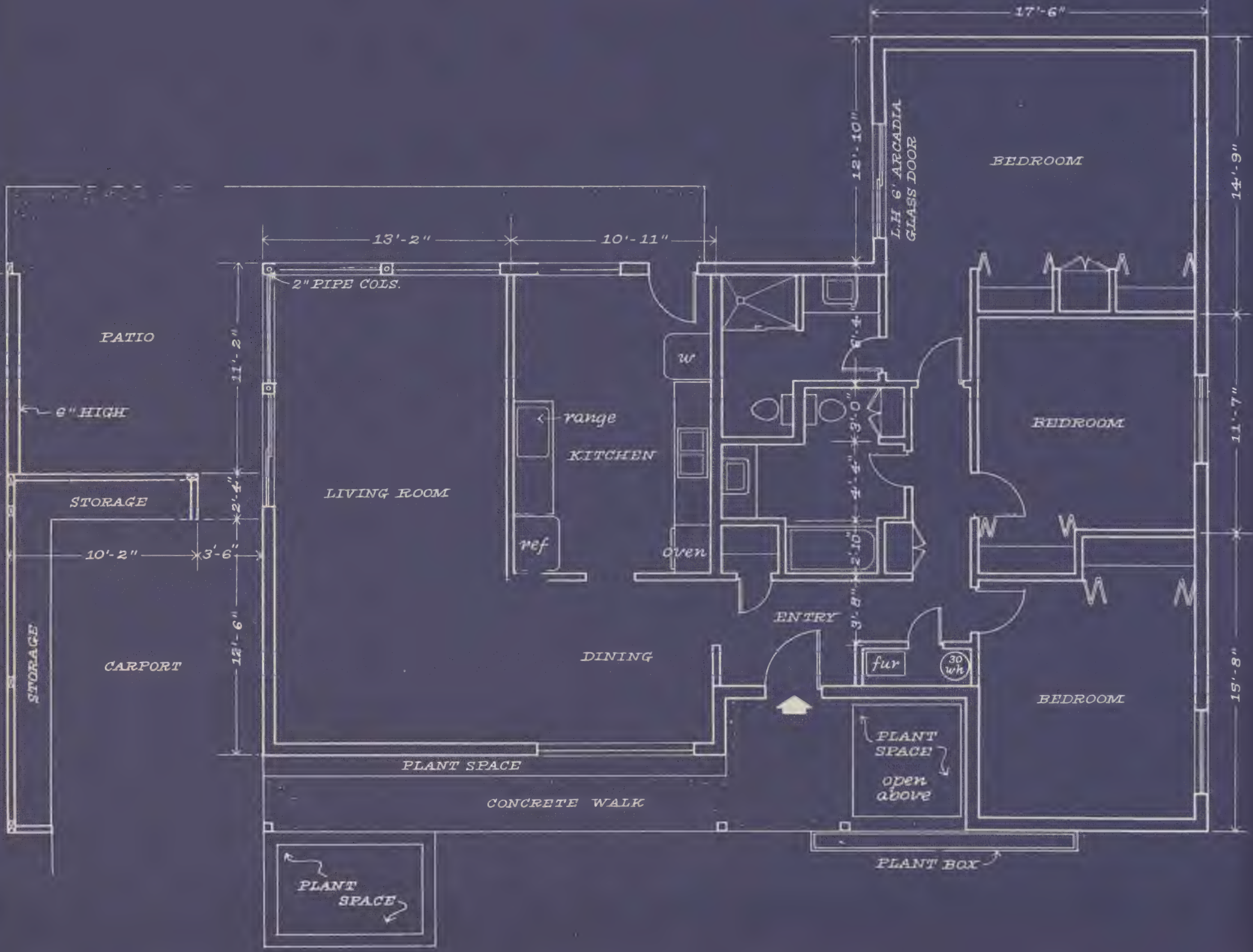
COVERED PATIO is screened from carport by storage wall, from neighbors by concrete-block wall; some are blocks set at right angles to vary pattern. Barbecue hood is built in.

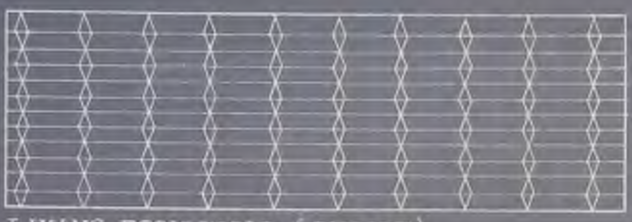
BUILDER: *John F Long, Home Builder, Inc*
DESIGNER: *Malcolm McPherson*
LOCATION: *Phoenix, Ariz*

LIVING ROOM (c) has 24' of glass wall at side and rear of house. Sliding glass doors at left lead out to the patio.

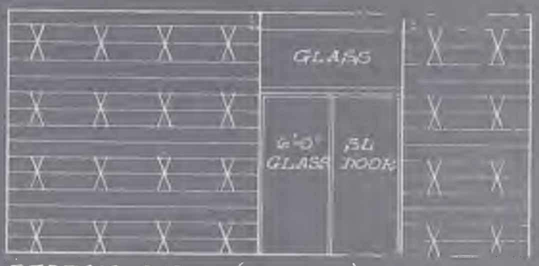

COMPO TAR & GRAVEL ROOF
2 x 10 FASCIA
1½
12
12
2
CONCRETE BLOCK
3 x 4 SURROUND
PLANT BOX
FRONT ELEVATION
8 x 8 x 16 BLOCKS W/CELLS EXPOSED
4 x 4 POSTS
1 x 4 BATTEN ON MASONITE


2 x 8 FASCIA
FIXED
CONCRETE BLOCK
LEFT ELEVATION
1 x 4 BATTEN ON MASONITE

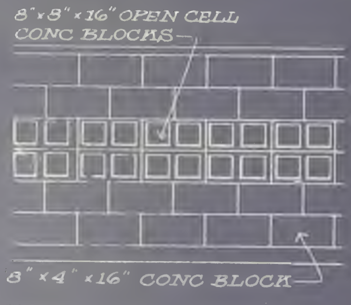

17'-6"
12'-10"
L.H. 6' ARCADIA GLASS DOOR
BEDROOM
14'-9"
13'-2"
10'-11"
2" PIPE COLS.
PATIO
10'-8"
11'-2"
6" HIGH
w
range
KITCHEN
LIVING ROOM
4'-4"
3'-0"
4'-4"
BEDROOM
11'-7"
STORAGE
2'-4"
10'-2"
3'-6"
ref
oven
2'-10"
ENTRY
3'-8"
12'-6"
STORAGE
CARPORT
DINING
fur
30 wh
BEDROOM
15'-8"
PLANT SPACE
PLANT SPACE
open above
CONCRETE WALK
PLANT BOX
PLANT SPACE



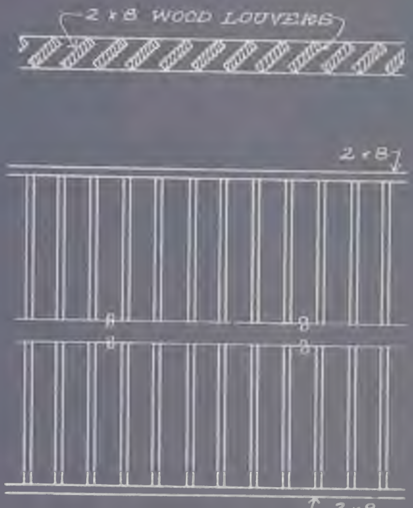
LIVING ROOM WALL (INSIDE)



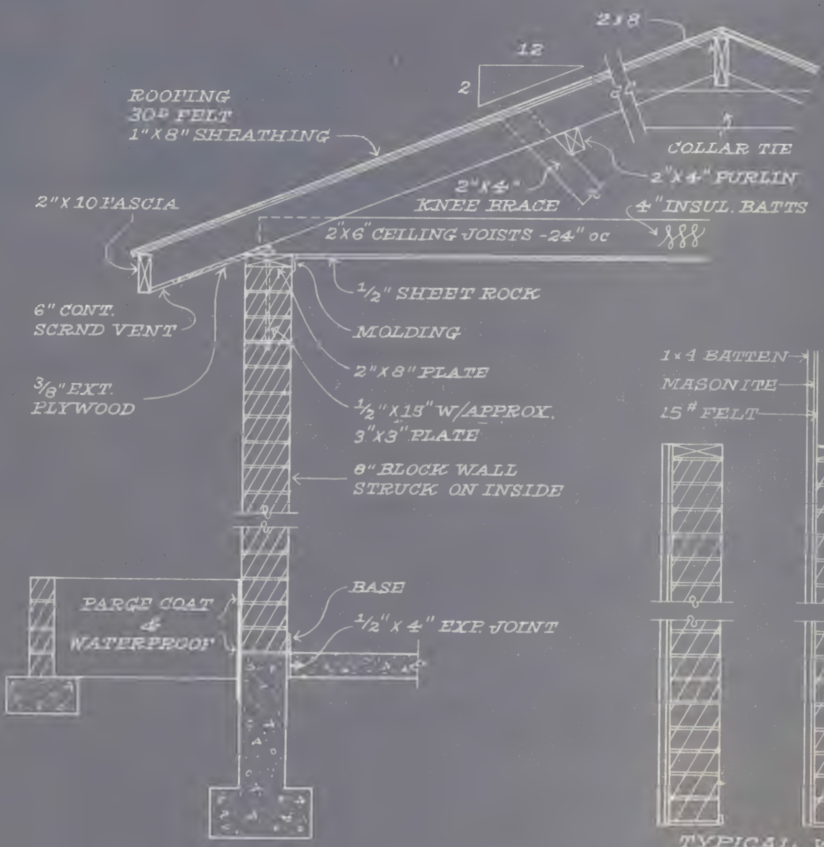
BEDROOM WALL (INSIDE)

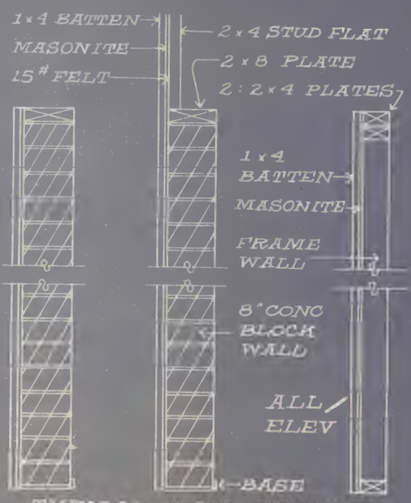


ELEV OF TYP PATIO WALL

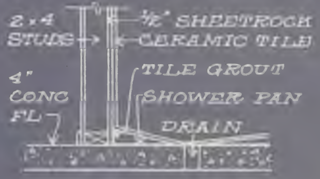


WOOD LOUVER DETAIL

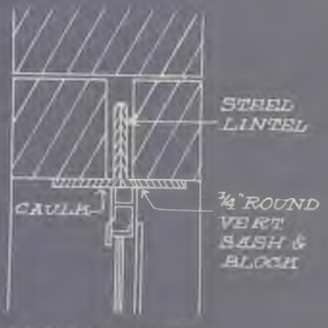




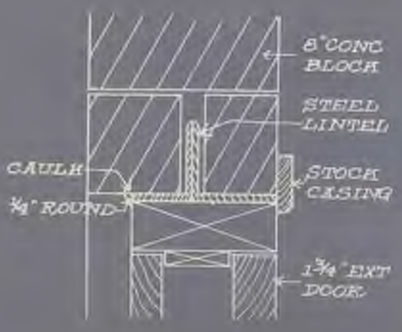
TYPICAL WALL SECTIONS



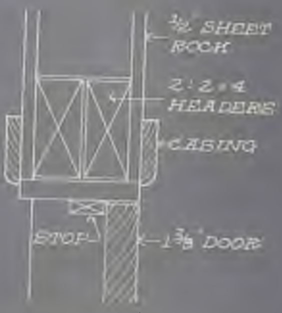
SHOWER PAN DETAIL



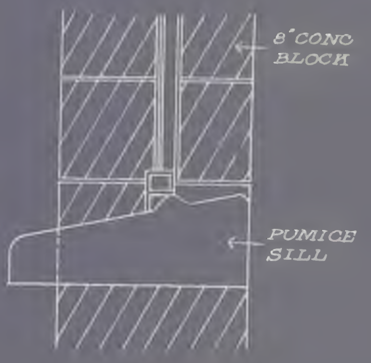
WINDOW HEAD



EXTERIOR DOOR JAMB & HEAD

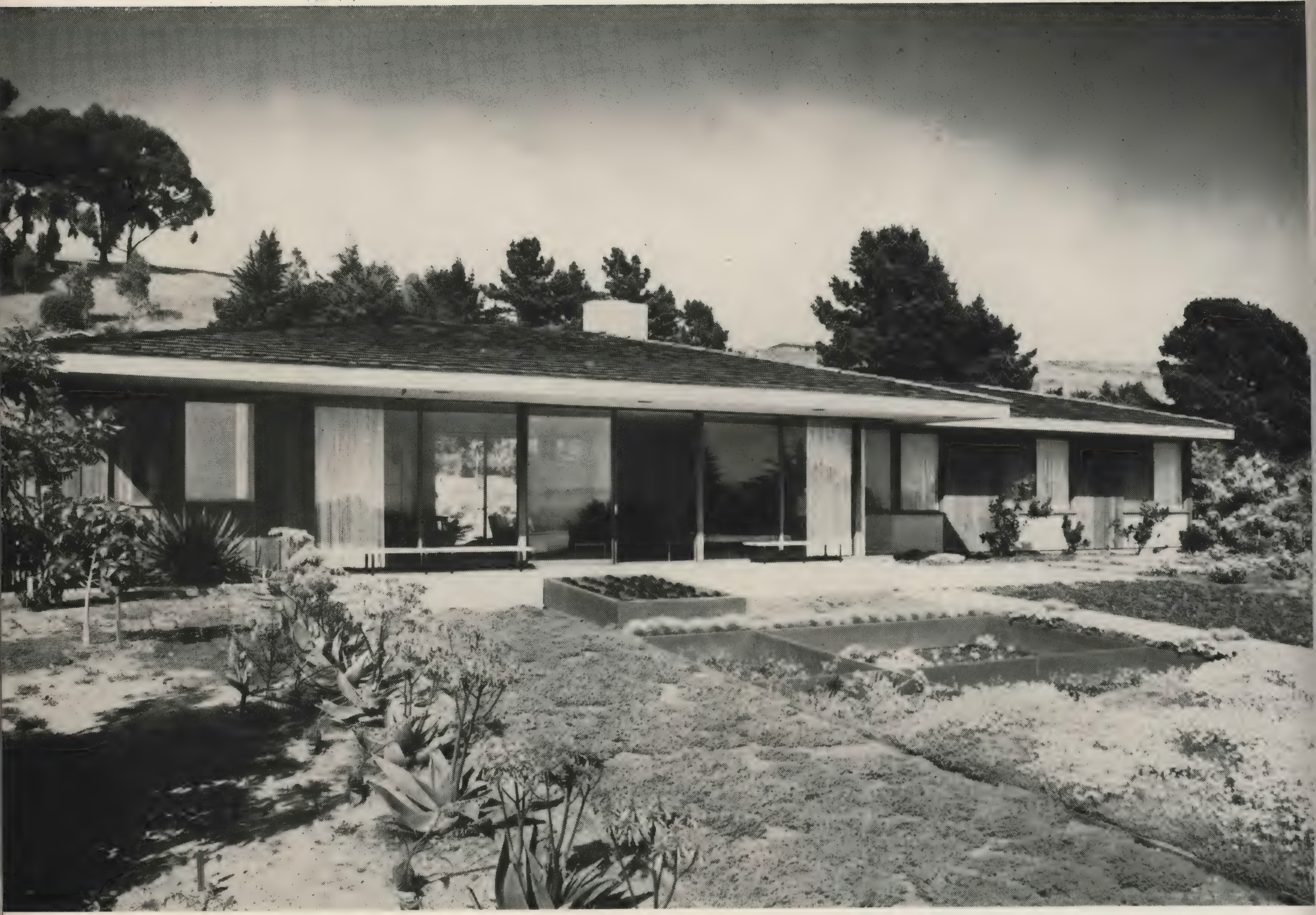


INTERIOR DOOR



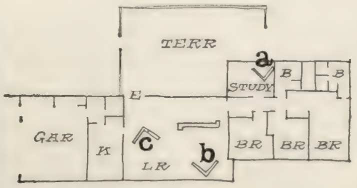
SILL SECTION

SELECTED DETAILS FROM HOUSE IN PHOENIX, ARIZ
MALCOLM McPHERSON : DESIGNER
JOHN F LONG, HOME BUILDER, INC : BUILDER



OUTSIDE LIVING ROOM you see how 27′ wall of sliding glass opens room to terrace. Wall faces south, but 6′ overhang keeps glare off glass.

24 Glass walls make the garden a part of this house



Full plan on p 162

Every room, including the kitchen, gets a generous view of the lavishly landscaped garden.

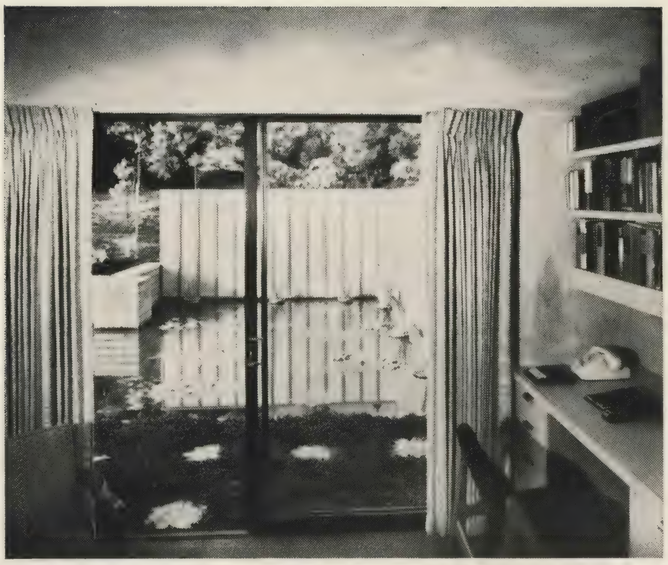
The living room and foyer—designed as a spacious, central pavilion with a huge sheltering roof—have all-glass outside walls opening to terraces. The bedrooms, study, and kitchen have glass doors or extra-deep (5′-6″) and extra-wide (6′ to 7′) windows.

Do the glass wall and big windows on the front elevation reduce privacy? No—but only because of the way the house was placed on the lot. It was sited so that only the garage at one end faces the street.

This is a big house—it is more than 91′ long, has 2,830 sq ft of space. Its contract price was $32,830.

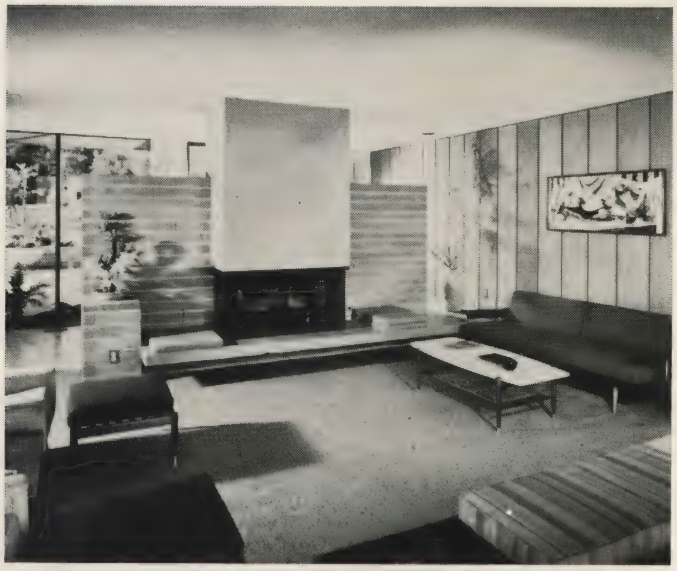
FRONT WALK leads down landscaped steps to gate in fence at entry terrace. Gate serves as outside front door, is controlled from inside house. Board fence at right hides garage and driveway from garden.

ARCHITECT: *Carl Maston & Assoc*
BUILDER: *Clayton Wesley Cook*
LOCATION: *Santa Barbara, Calf*

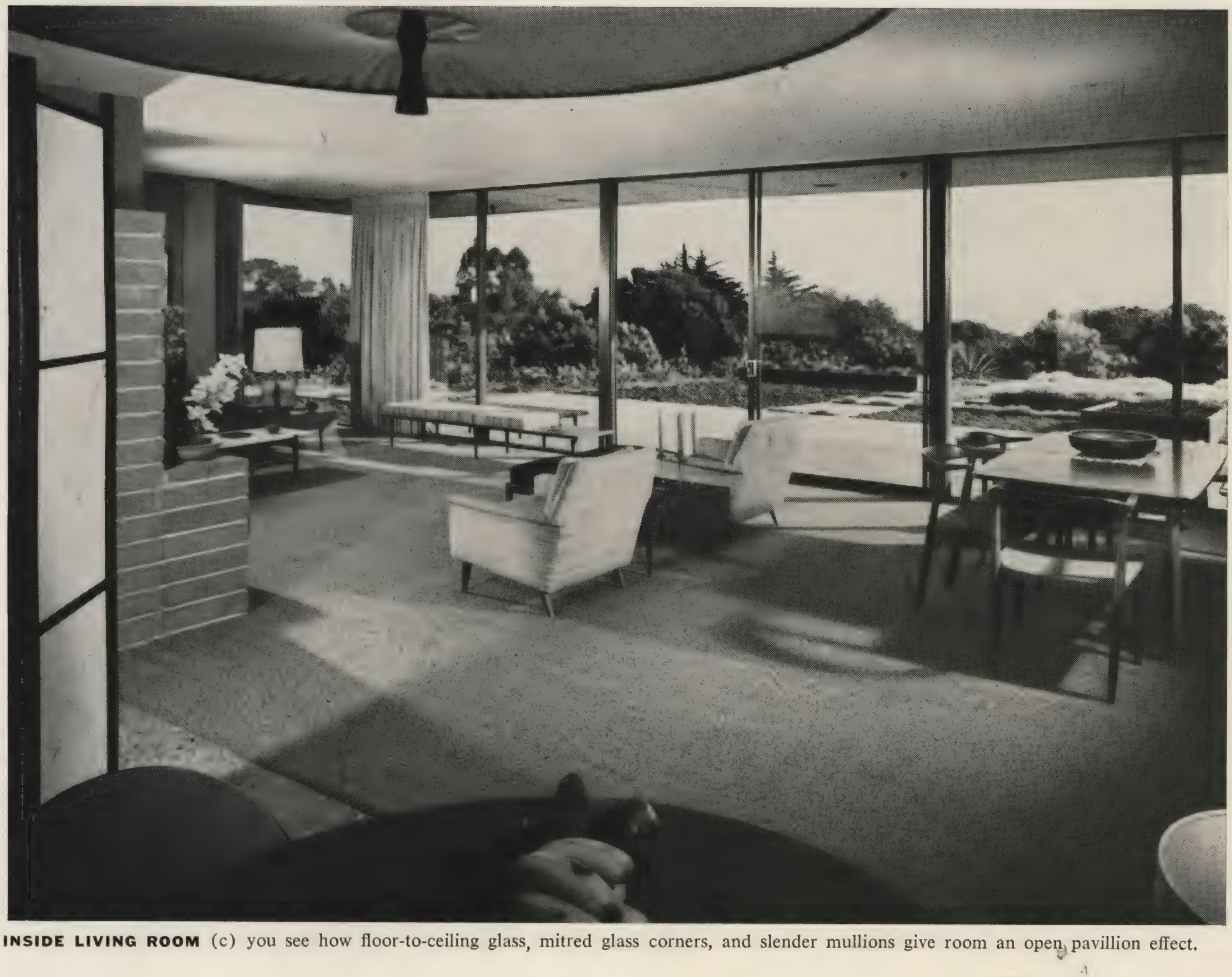


SLIDING GLASS DOOR (a) gives study view of decorative pool and access to front terrace (out of photo at left). Here—and in other rooms—glass runs to ceiling, and lintel framing is hidden in roof.

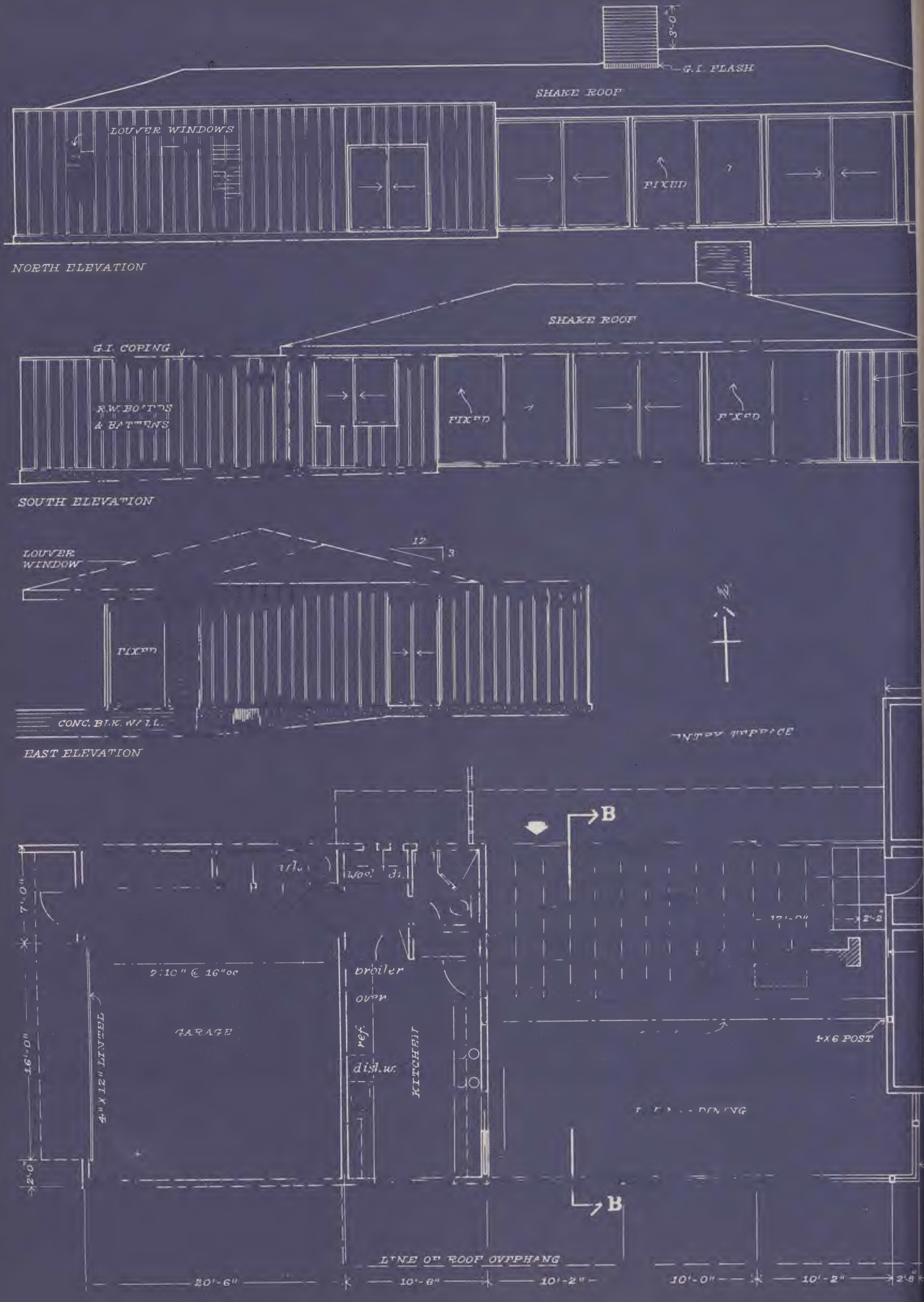
Photos: Julius Shulman

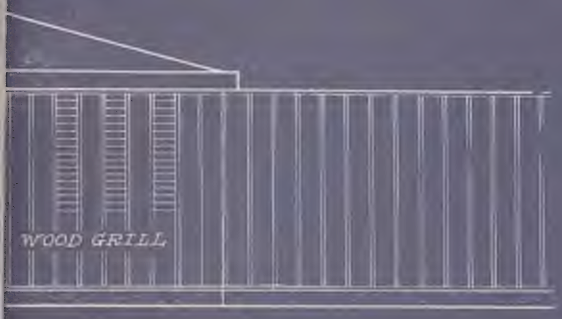


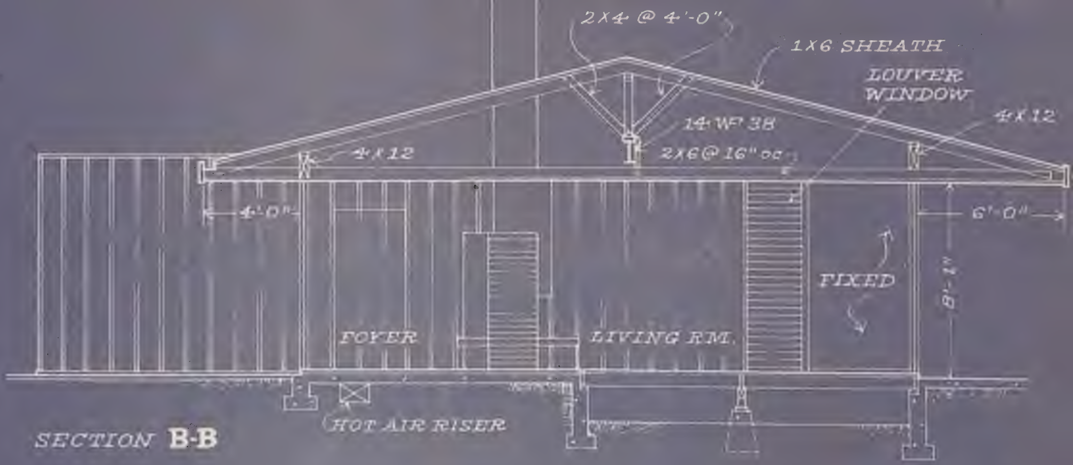
BRICK FIREPLACE WALL (b) is high enough (5′8″) to separate living room from entry foyer but low enough to keep both areas open and airy. Panel wall at right extends into foyer to tie it to living room.

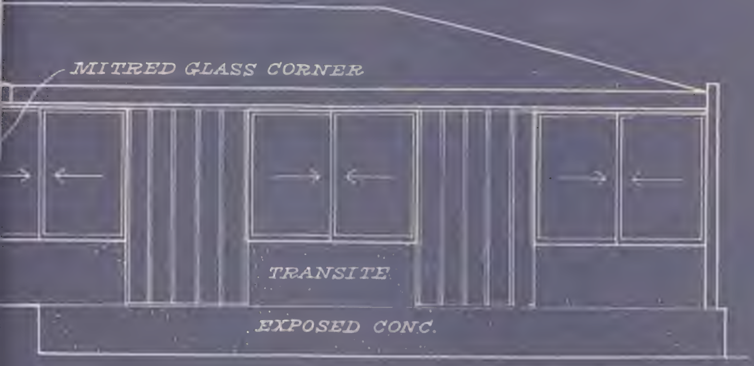


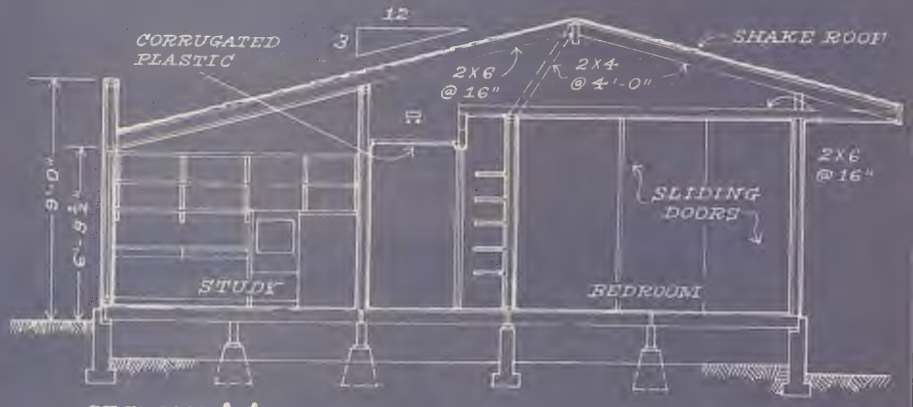
INSIDE LIVING ROOM (c) you see how floor-to-ceiling glass, mitred glass corners, and slender mullions give room an open pavillion effect.


3'-0"
G.I. FLASH
SHAKE ROOF
LOUVER WINDOWS
FIXED
NORTH ELEVATION
SHAKE ROOF
G.I. COPING
R.W. BOARDS
& BATTENS
FIXED
FIXED
SOUTH ELEVATION
LOUVER
WINDOW
12
3
FIXED
CONC. BLK. WALL
EAST ELEVATION
ENTRY TERRACE
B
wash
7'-0"
2x10" @ 16"oc
broiler
oven
ref.
dish.w.
KITCHEN
GARAGE
16'-0"
4" x 12" LINTEL
12'-0"
2'-2"
4x6 POST
LIVING - DINING
2'-0"
B
LINE OF ROOF OVERHANG
20'-6"
10'-6"
10'-2"
10'-0"
10'-2"
2'-8"

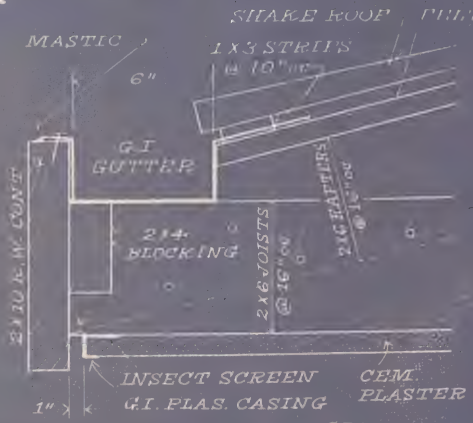


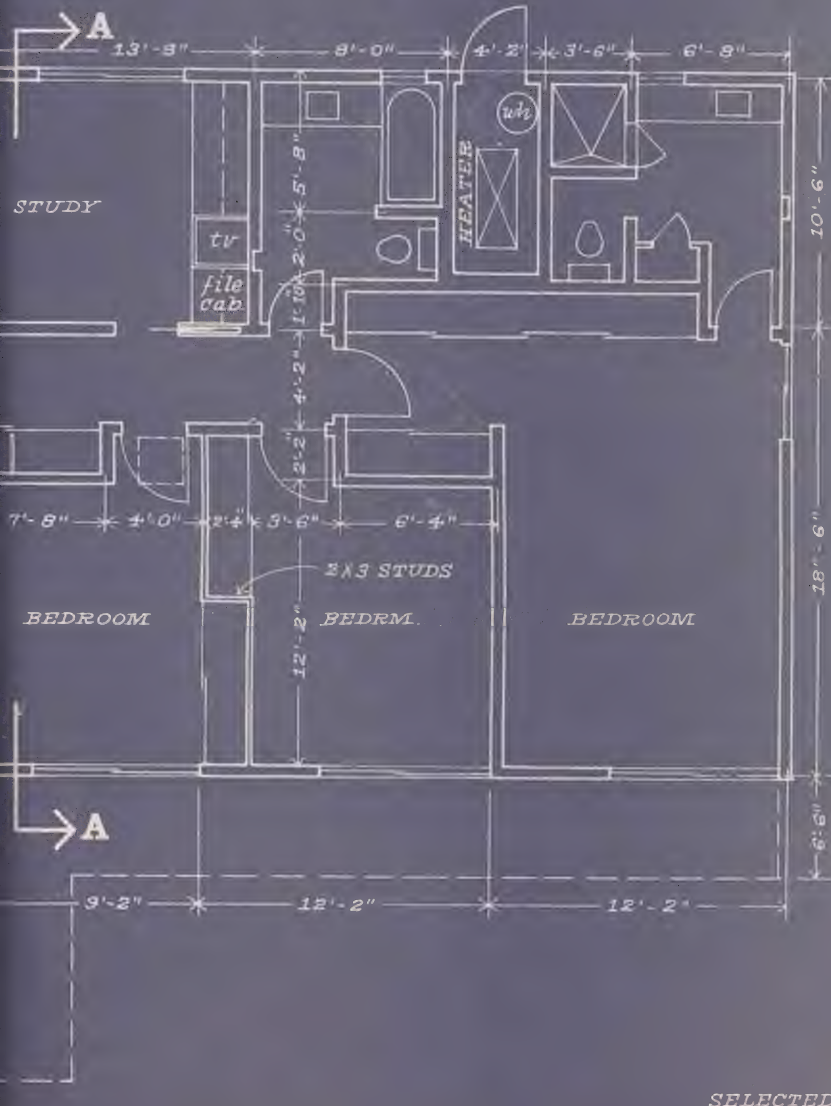


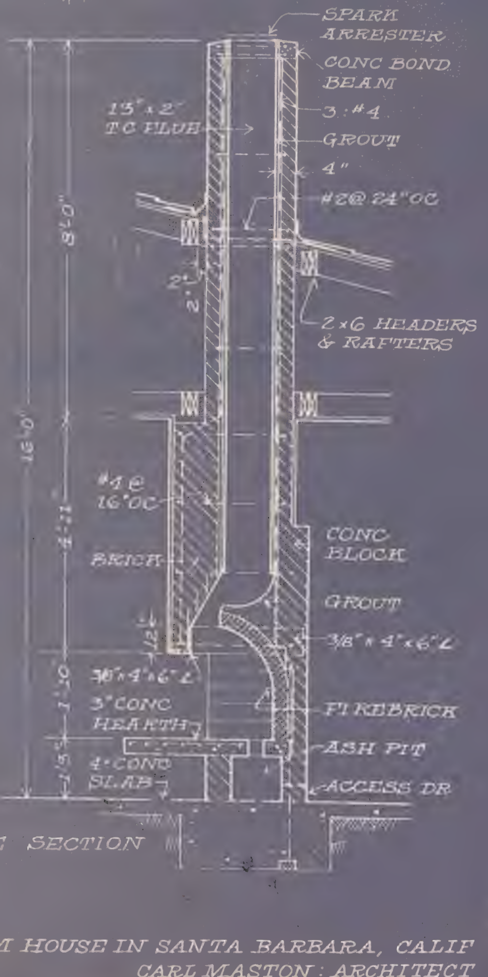




SECTION **A-A**







FIREPLACE SECTION

SELECTED DETAILS FROM HOUSE IN SANTA BARBARA, CALIF
CARL MASTON : ARCHITECT
CLAYTON WESLEY COOK : BUILDER

house 24

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Alan E. Brockbank

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Grinnell Sash & Door Co.
Hurd Millwork Corp.
Huttig Mfg. Co.
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International Paper Co.
—Long Bell Division
Malta Manufacturing Co.
Missoula White Pine Sash Co.
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Semling-Menke Co.
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Cascade Lumber Co.
Collins Pine Co.
Crane Mills
Diamond Match Co.
Georgia-Pacific Corporation
Gilchrist Timber Co.
Edward Hines Lumber Company
Industrial Wholesale Lbr. Co.
Kaibab Lumber Co.
Long Lake Lumber Co.
McCloud Lumber Co.
Michigan California Lbr. Co.
J. Neils Lumber Co.
Ochoco Lumber Co.
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Winton Lumber Co.

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Zegers, Inc.

Be sure to see

NEW WAYS TO BUILD BETTER

A monthly report on home building ideas, products, and techniques

Starting here

New products

Sheathing and siding are one in Upson's Dubl-Bilt, a ¾″ fiberboard made of two ⅜″ laminations. Dubl-Bilt comes plain or primed—off-white on the face for a better paint base, gray on the back as moisture barrier. FHA accepted for use on 16″ or 24″ oc studs; no corner bracing needed 16″ oc.

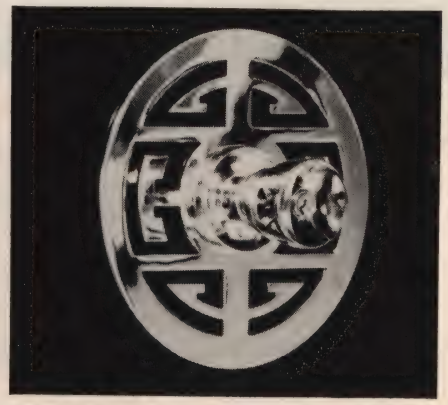
Upson Co, Lockport, NY.

For details, check No. 1 on coupon, p 226

Mold-proof paint, based on Busan 11, is claimed to reduce cracking, blistering, and peeling, to stay clean without chalking. Carmote contains no zinc oxide or other reactive pigment.

Carpenter-Morton, Everett, Mass.

For details, check No. 2 on coupon, p 226



Ming dynasty motif decorates modern cylindrical locks by Schlage. Lock and escutcheon may be solid brass, bronze, or aluminum with red or black lacquer or pebbled self metal.

Schlage Lock Co, San Francisco.

For details, check No. 3 on coupon, p 226

And on the following pages

Technology

Here's a well engineered beach house that will stand up to wind and water. Footings, columns, and roof team up to make a good looking, sturdy structure . . .

See page 168

What the leaders are doing

What they were showing at the Parades of Homes in . . . Albany, Buffalo, Chicago, Corpus Christi, Dallas, Duluth, Fort Worth, Indianapolis, Kansas City, Memphis, Minneapolis, New Orleans, St Louis, Tampa, Tulsa, Wichita, and Youngstown.

See page 172

Publications

Kitchen styling aids . . .
How to figure heat costs . . .
Door and window catalogs . . .
How to choose nails . . .
Guide to cold-weather concrete . . .

See page 222

More

New products

The 1959 truck lines . . .
Six products from Gold Bond . . .
A new Fiberglas gutter system . . .
New washers & dryers . . .
Decorative and structural materials . . .

See page 192

Whatever you build—

USE TRUSCON ALUMINUM SINGLE-AND

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5. Positive vent stops.
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11. Screwless mullions, nailing strips and anchors.
12. Tight seal adjustable casings.
13. Snap-in muntin bars.
14. Extruded full and half screens.
15. Combination storm sash and screens.

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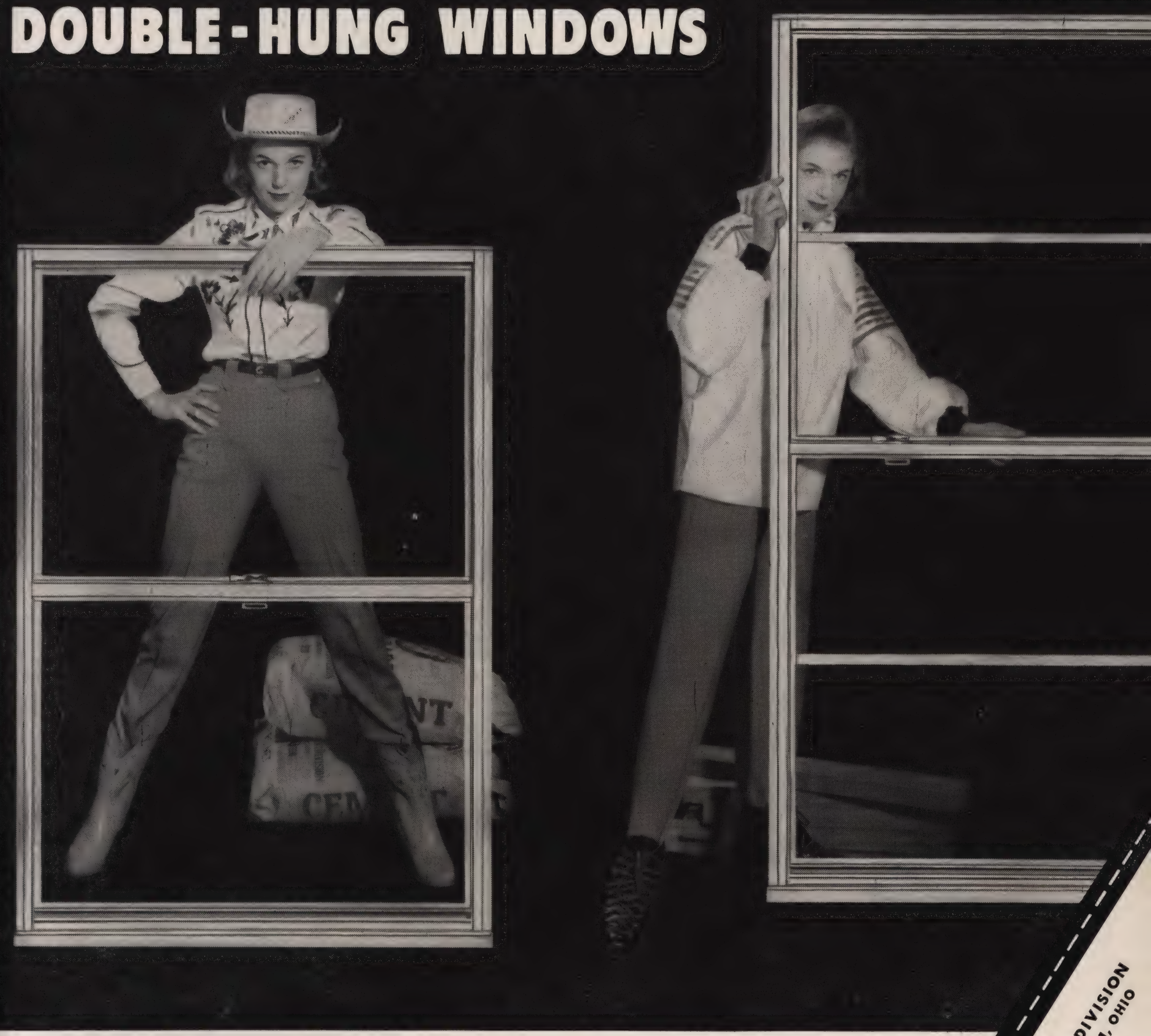

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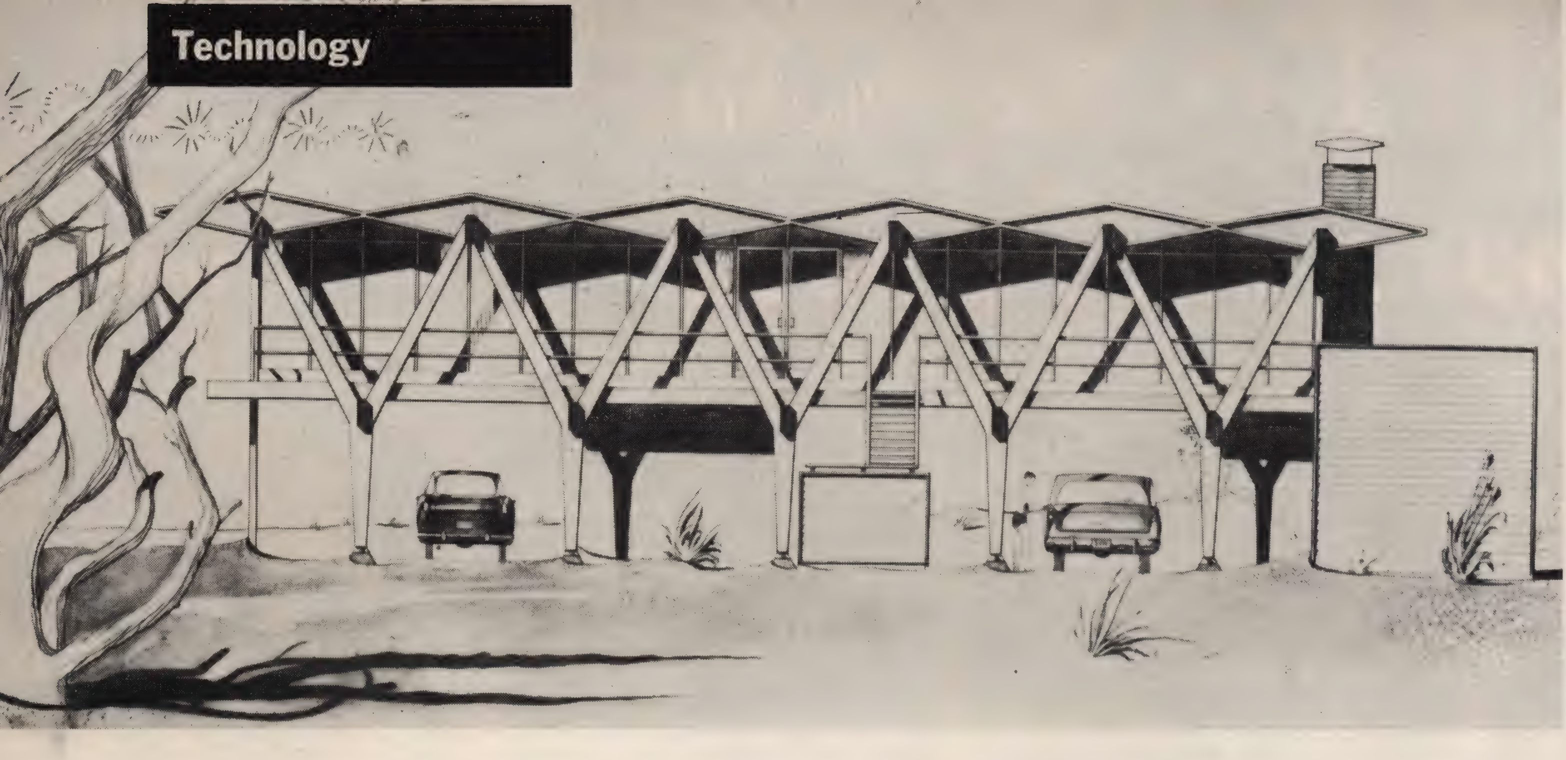
DEPT. C-5474-R • 1310 ALBERT STREET • YOUNGSTOWN 1, OHIO
Please rush details, sizes, specifications on Truscon Aluminum Windows, Series 158.
Name__________Title__________
Company__________
Address__________
City__________
Zone__________State__________



This design is engineered to defy a hurricane

The striking appearance of this soon-to-be-built beach house is almost entirely an expression of its engineering.

The Y bents and the harlequin roof, for example, dominate the facade (drawing above). But Architects Slater & Chait (New York City) used them less for the visual effect they create than for the strength and bracing they will give against 100 mph winds and waves lashed in from the open ocean only a few yards away.

The lower "stem" of the prefabricated, glue-laminated bents props the living area out of the reach of waves, presents a minimum area to water, much as a swimmer does when he edges sideways into the surf instead of crashing in. The upper "V" of the bents provides both vertical support of the roof and diagonal bracing of the whole structure.

The glue-laminated floor beams and roof beams are carefully fitted into the Y bents, rigidly fastened to them (see detail B, opposite). Further bracing is provided at floor level by rigid fastening of the 2x8 joist members to the bents; at roof level by ¾″ tie rods running the length of the house through the bents and beams, and by trusses.

The unusual X-shaped trusses (see detail A) are themselves rigid; adjacent trusses are rigidly fastened to each other; and the roof as a whole, fitted over the beams and fastened, is a major stiffening element.

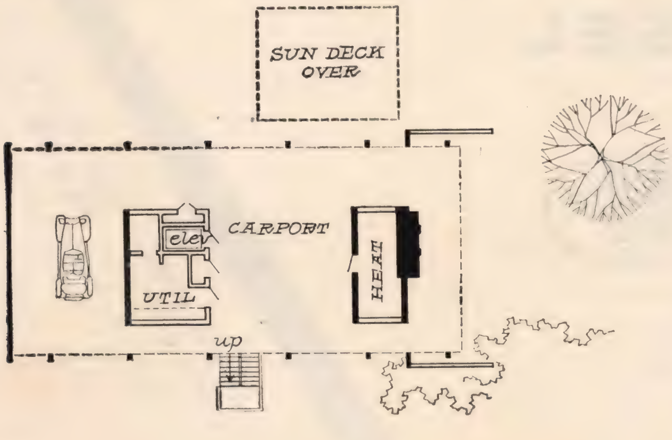
Bracing in the north-south direction (north winds would blow directly into the drawing above) is provided primarily by solid brick or concrete walls (see solid black lines in the plan below). Further, multiple through-fastenings, spaced the depth of the roof beams (see detail C) resist bending at the connection of the Y bents and roof beams; and so-called "hurricane fasteners" resist bending at the connection of the bents and the floor beams. Jalousies, forming the lower part of the glass walls of the house, can be opened to reduce suction on the leeward side of the house. And, *in extremis,* the all-glass north and south walls would blow out. The house would then present very little area to the wind, and while the owner would have a costly reglazing job and an arduous sand shoveling job, he would still have a house.

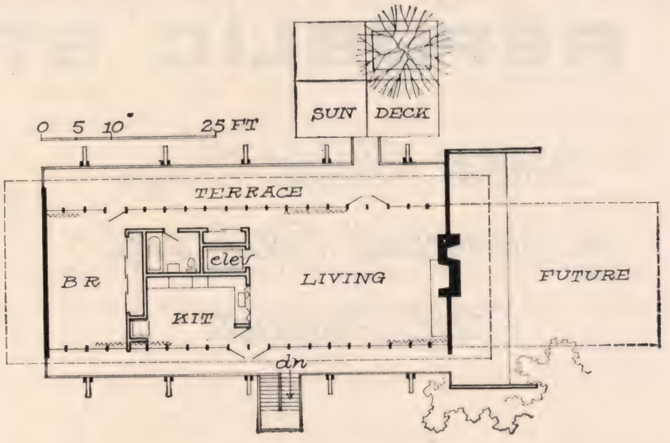
The upward force on the house during a hurricane would be partially reduced because the wind can go under as well as over the structure. More importantly, this force is resisted by the fastening of the roof to the Y bents and the connection of the bents to the foundation (see detail E). All of the concrete piers at the base of the bents are interconnected with a reinforced concrete grade beam running around the perimeter of the house.

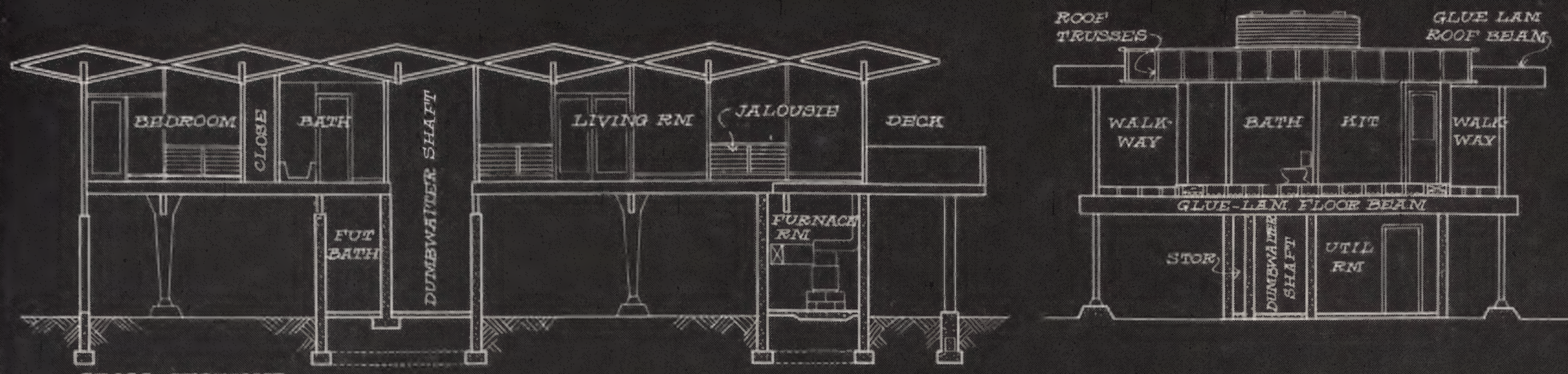
In any weather: pleasant living at reasonable cost

The plan (below) shows a house open wide in two directions to big decks and big views. A 4′-6″ overhang keeps heat and glare off the south window wall. Under the living area are structures for the furnace (needed on duck-hunting week-ends during the winter), a utility room, a dumbwaiter for lowering food and picnic gear to the beach and a shower for de-sanding bathers. The open area under the house will be a cool and shady spot on the hottest days.

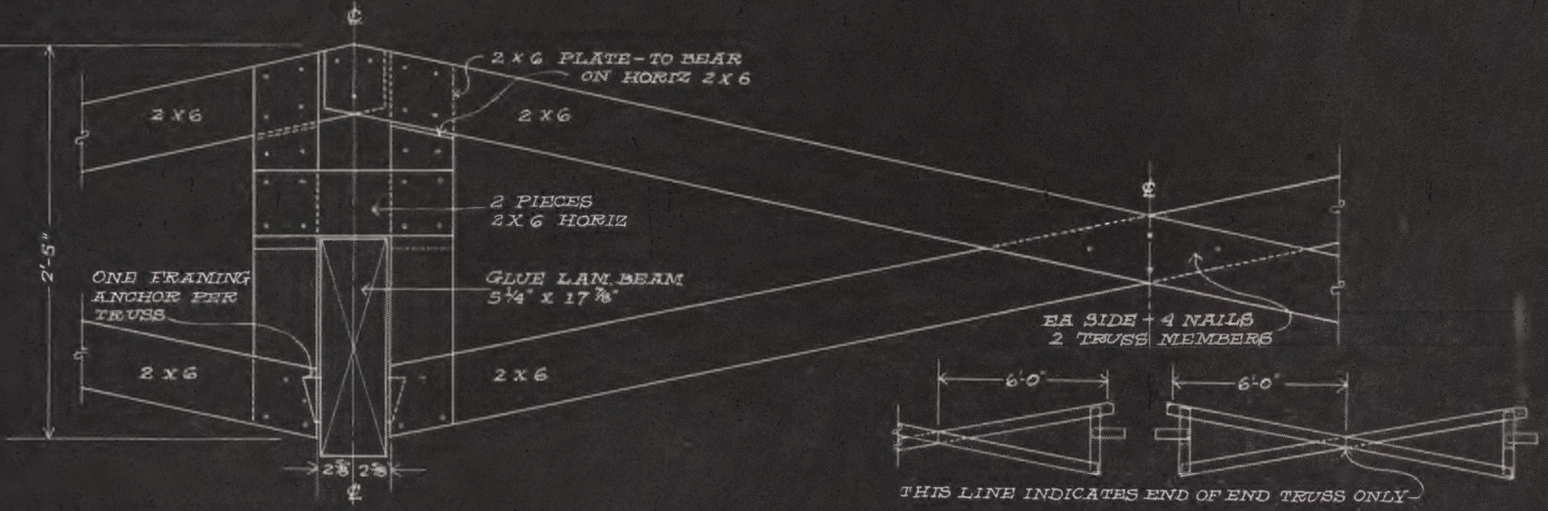
Cost, compared to a conventional beach house, is boosted by the unusual design and "hurricane-proofing", lowered by the prefabrication of bents and beams and the resultant drop in on-site labor. In net, it is expected to come out "maybe a bit, certainly not a lot, more expensive." /END







CROSS SECTIONS

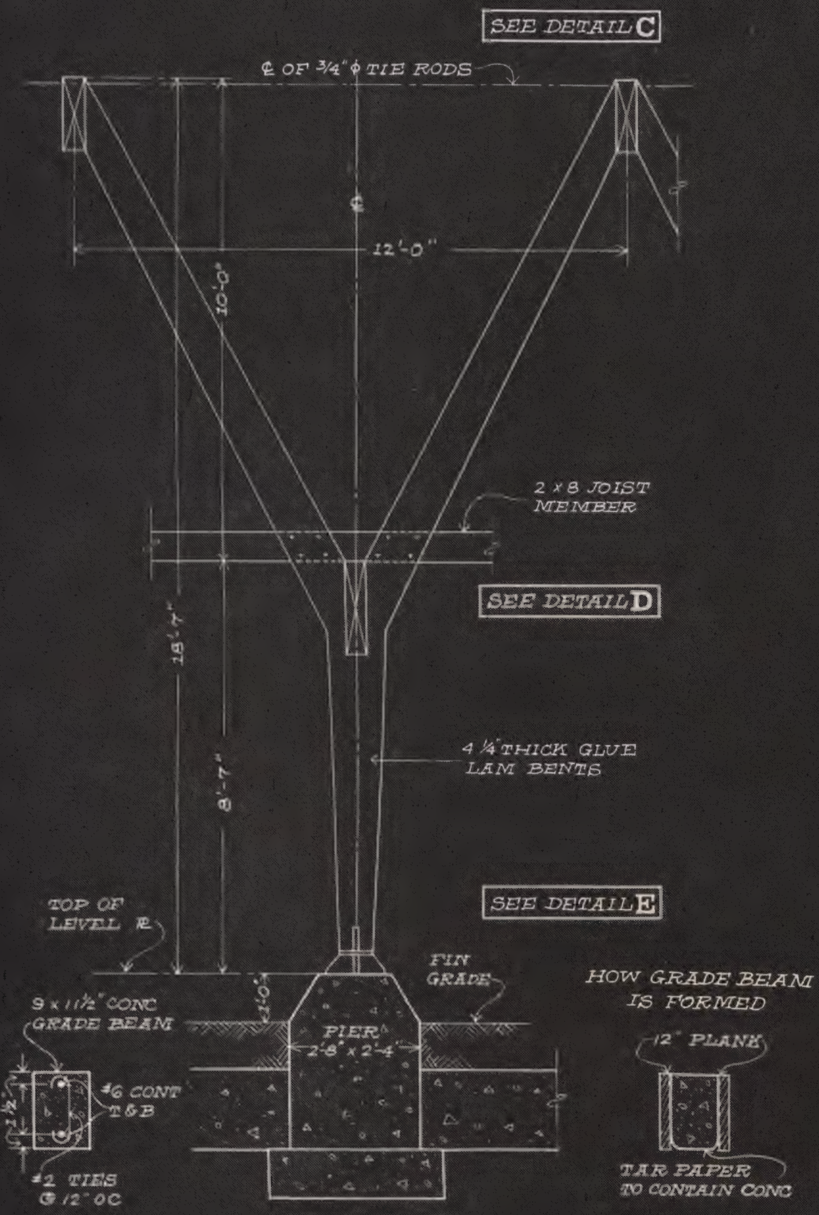


℄
2 X 6 PLATE-TO BEAR ON HORIZ 2 X 6
2 X 6
2 X 6
2 PIECES 2 X 6 HORIZ
2'-5"
ONE FRAMING ANCHOR PER TRUSS
GLUE LAM. BEAM 5 1/4" X 17 7/8"
EA SIDE - 4 NAILS 2 TRUSS MEMBERS
2 X 6
2 X 6
2 5/8" 2 5/8"
℄

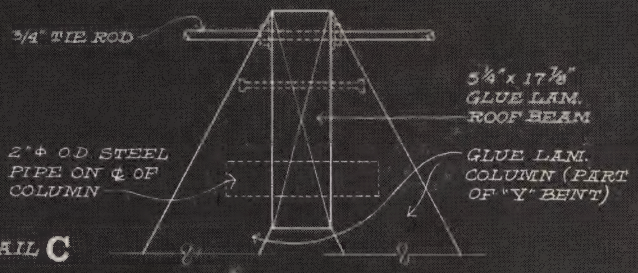
A: DETAIL OF ROOF TRUSS

6'-0"
6'-0"
THIS LINE INDICATES END OF END TRUSS ONLY

ELEVATION OF TYPICAL TRUSS

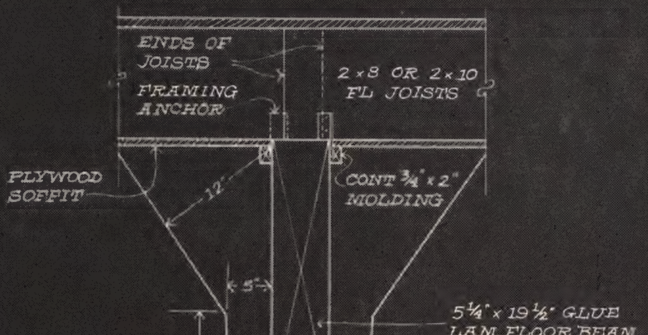


B: TYPICAL GLUE LAM. BENT, PIER & GRADE BEAM



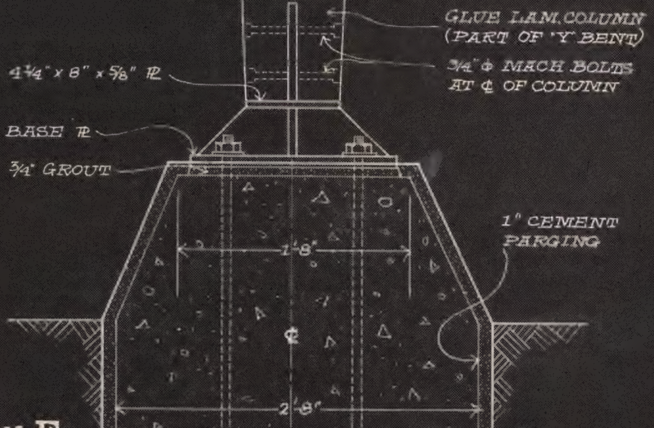
3/4" TIE ROD
5 1/4" x 17 7/8" GLUE LAM. ROOF BEAM
2" ϕ O.D. STEEL PIPE ON ℄ OF COLUMN
GLUE LAM. COLUMN (PART OF "Y" BENT)

DETAIL **C**



ENDS OF JOISTS
FRAMING ANCHOR
2 x 8 OR 2 x 10 FL JOISTS
PLYWOOD SOFFIT
12"
CONT 3/4" x 2" MOLDING
5"
6"
5 1/4" x 19 1/2" GLUE LAM. FLOOR BEAM
4 1/4" THICK GLUE LAM. BENTS

DETAIL **D**



GLUE LAM. COLUMN (PART OF "Y" BENT)
3/4" ϕ MACH. BOLTS AT ℄ OF COLUMN
4 1/4" x 8" x 5/8" PL
BASE PL
3/4" GROUT
1" CEMENT PARGING
1'-8"
℄
2'-8"

DETAIL **E**

There's no place like House & Home...

to sell the men who **specify,**
appraise,
finance,
supply,
merchandise,
order the most products for the most homes

House & Home PUBLISHED BY TIME, INC.

BUILDERS • ARCHITECTS • LENDERS • SUPPLIERS • REALTORS

A man's home is his castle—or is it?

Make sure *your* home guards your family's happiness and security. Make certain it is safe, sound, in good repair. Decay feeds on *small* flaws . . . peeling paint, cracked walls, loose shingles, splintered steps.

Start your repairs now. Prices are reasonable, financing is easier, supplies are plentiful. You can protect your investment . . . increase the value of your home . . . save time and trouble by acting right away.

Your example will encourage others. Just as one rundown home can start a slum, one well-kept home can start a neighborhood-improvement program . . . help bring you more enjoyable community conditions.

Keep up your home, then give active support to your local urban renewal programs. Help yourself by working for the preservation of good neighborhoods . . . the rehabilitation of shabby neighborhoods . . . the renewal of worn-out neighborhoods.

Your support is essential all the time, but *particularly* vital today. Homes and neighborhoods are the bulwarks of our personal and economic security. Your home and neighborhood-improvement efforts *now* can help assure that security, and bring you more *personal* benefits in many ways.

For practical, effective information—write today to

ACTION

American Council To Improve Our Neighborhoods

PUBLIC SERVICE ADVERTISING COUNCIL

Box 500, Radio City Station, New York 20, N.Y.

Johnny Hayes

Parades of Homes: a lot of ideas like these ➧ are helping builders sell their new models

Working together through their local NAHB groups, builders everywhere showed more energy and inventiveness than ever this fall in spurring Parade attendance—and in turning lookers into buyers.

And their efforts paid off: new attendance records were set in many cities and more models than ever were sold during National Home week. But builders had to work for every sale they made, including VA no downs.

Here are five Parade trends reported by HOUSE & HOME editors who fanned out across the country from New York, visited several dozen cities.

1. Parades are no longer one-shot affairs. Many served to start long-range selling programs.
2. There is a marked shift from single- to multi-site Parades. Say local Home Builders officials: this permits grouping of models by price range, lets builders draw crowds to their own building area, draws a larger total attendance.
3. Builders are showing the kind of houses they actually plan to produce—they are testing market acceptance, not just building showcases to stir up interest.
4. Most Parade models are still one-story houses. But splits are turning up in new areas, notably the mid-central states and the South.
5. Everywhere houses are being merchandised in the best West Coast tradition—with elaborate brochures, utility and newspaper tie-ins, furnished models, more and better advertising. (For merchandising ideas, see facing page.)

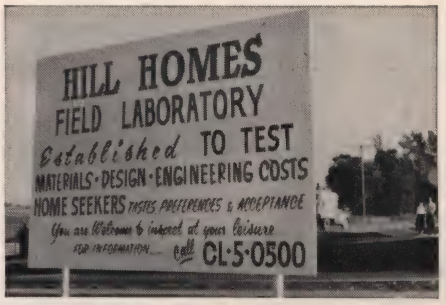
For a parade of Parade houses in 17 cities, *see pp 176-189*

FIELD FULL OF CARS gives an idea of the size of the crowds that visited five Dallas Parade sites to see over 50 models. Attendance hit a record 165,711 and half the models were sold during 10-day Parade, also a record. For four Dallas models, *see p 180.*

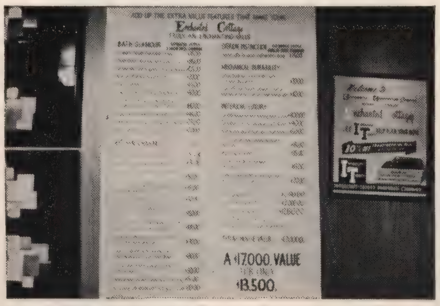
MAIN STREET PARADE helped drum up interest in new Memphis houses.

NIGHT-LIGHTED MODELS lengthened selling hours for Builder Knighton-Cox in Dallas.

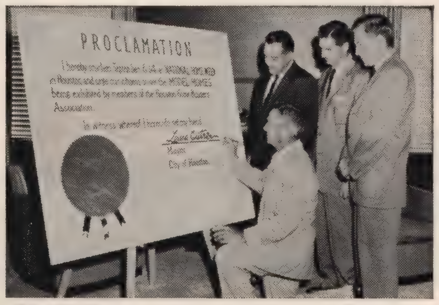
SHOPPING CENTER SITE for this St Louis model guaranteed a steady flow of viewers.


HILL HOMES
FIELD LABORATORY
Established TO TEST
MATERIALS·DESIGN·ENGINEERING COSTS
HOME SEEKERS TASTES PREFERENCES & ACCEPTANCE
You are Welcome & invited at your leisure
FOR INFORMATION... call CL·5·0500

CONSUMER RESEARCH PROJECT drew buyers to Chicago development. *Details, p 189.*



PRICE LIST called attention to values in Centennial Construction's Dallas model.



TEXAS-SIZE PROCLAMATION signed by mayor urged Houstonians to see models.

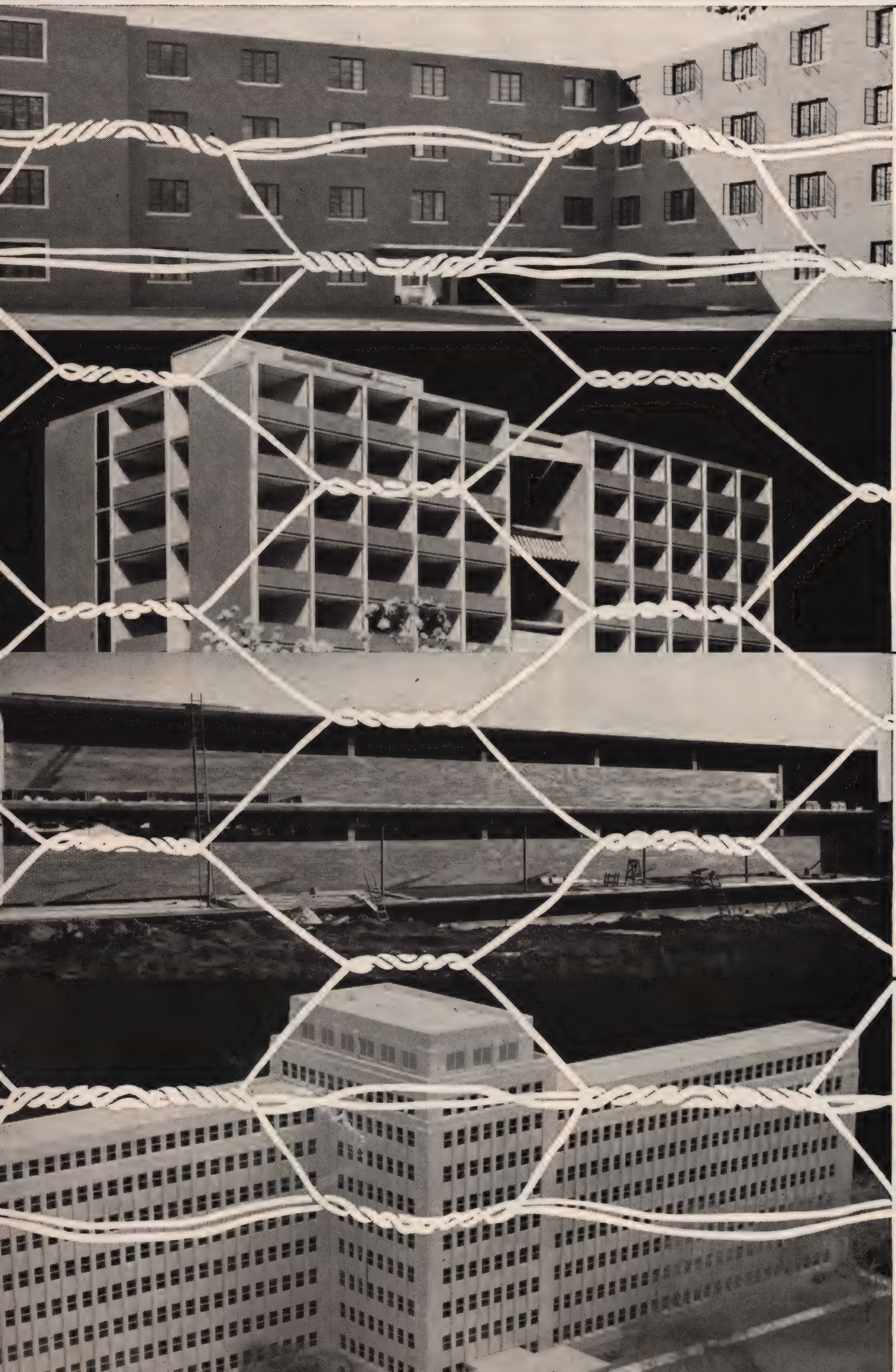
RADIO PROGRAMS broadcast from model houses helped nine Chicago builders.

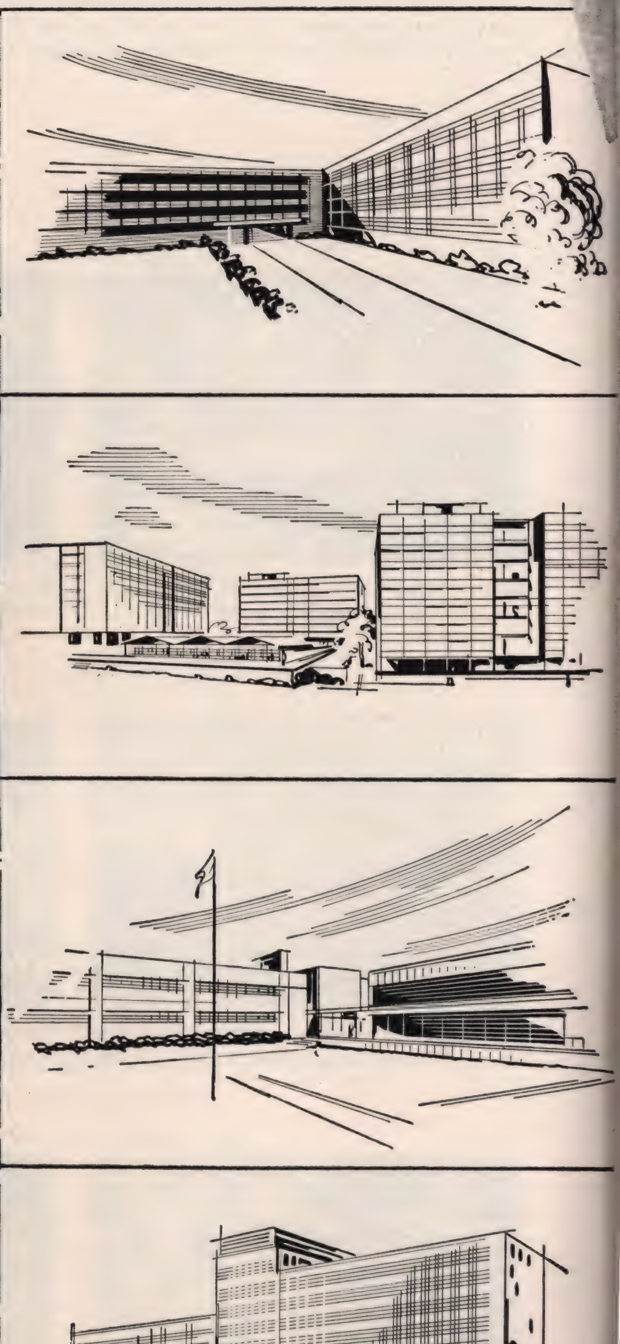
SWIMMING POOL attracted visitors to Frank Zuzak's development in Shreveport.

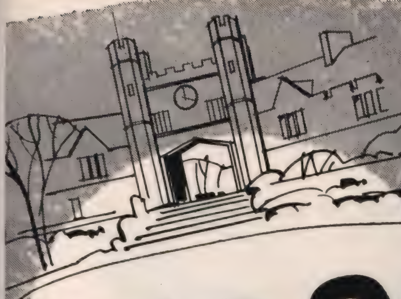
CONSUMER PANEL helped spot buyers' preferences in Wichita. Result: *see p 181.*

keywall

GALVANIZED MASONRY REINFORCEMENT







goes to college

Campus buildings are getting greater reinforcement at lower cost

Architects accept Keywall masonry joint reinforcement for building projects at colleges and universities. Look at these new classroom buildings and residence halls at four leading universities. Masonry joints on these buildings are being reinforced with Keywall for added strength, greater crack resistance.

The ability of Keywall to increase lateral strength and reduce shrinkage cracks in masonry has been demonstrated on job after job. Recent tests confirm this superior quality. Architects know they're getting effective reinforcement at a savings.

Masons like Keywall . . . they use it as specified. They find it easy to handle and easy to adapt to a wide range of applications. Keywall can be lapped at corners without adding thickness to joints. Full embedment and a complete bond are assured.

Galvanized Keywall can be stored any place without rusting. No wonder Keywall wins wide acceptance among builders and architects!

Keywall is made for the following wall thicknesses: 4″, 6″, 8″, 10″ and 12″.

Iowa

Iowa State College: Keywall masonry reinforcement approved for Helser Hall, a new men's dormitory at Iowa State College, Ames, Iowa. Architect: Brooks-Borg, Des Moines, Iowa; General Contractor: W. A. Klinger Construction Co., Sioux City, Iowa.

Missouri

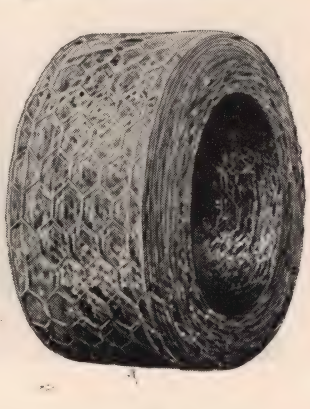
University of Missouri: Three 9-story residence halls and a single cafeteria unit for women students being constructed at the University of Missouri, Columbia, Missouri. Keywall is being used in this vast project. Architect: Hellmuth, Obata and Kassabaum, St. Louis, Missouri. General Contractor: D. C. Bass & Sons, Enid, Oklahoma.

Kansas

University of Wichita: Keywall used in masonry curtain walls in the new Mathematics and Physics Building at the University of Wichita, Wichita, Kansas. Architect: W. I. Fisher & Company, Wichita, Kansas. General Contractor: Hahner & Foreman Inc., Wichita, Kan.

Indiana

Indiana University: The Elisha Ballantine Hall, a basic course classroom building at Indiana University, Bloomington, Indiana. Masonry walls are being reinforced with Keywall. Architect: A. M. Strauss Inc., Fort Wayne, Indiana. General Contractor: Huber, Hunt and Nichols Inc., Indianapolis, Indiana.



KEYSTONE STEEL & WIRE CO.

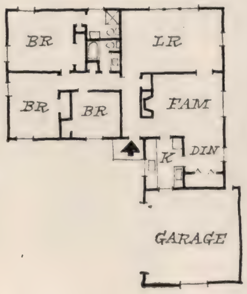
PEORIA 7, ILLINOIS

Keywall • Keycorner • Keymesh®
Keystrip • Welded Wire Fabric

begins on p 172

IN INDIANAPOLIS

A 20-house builder sold four of this model

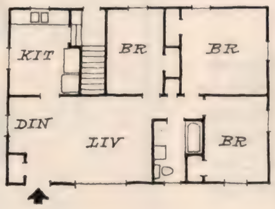


And Pappas Bros made all four sales during Parade Week.

Buyers liked the way the floor plan centers on the family room. They also liked the French doors opening the family room to a rear terrace. The 1,600 sq ft house sells for $23,000 on a $3,500 half-acre lot. Its basic price includes a built-in oven and range, attic fan, and radio intercom system.

IN MINNEAPOLIS

Built-in niceties help sell this model

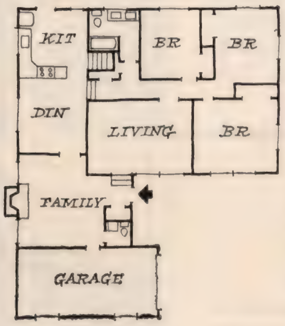


Niceties like triple-mirror medicine cabinets, pull-out shelves in kitchen cabinets, drawers on roller tracks, and self-storing windows—they please buyers in small houses like this one.

So says Orrin Thompson, biggest builder in Minneapolis (1,000 houses in the first eight months of '58). This Thompson model has 864 sq ft, sells for $11,650.

IN ALBANY

Here is a small builder's big seller

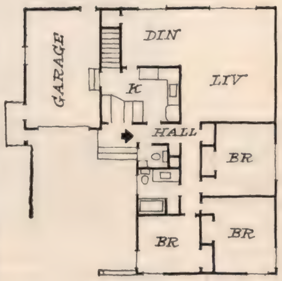


William Bros average eight houses a year, but this Parade model brought four sales in one week.

Visitors said they liked the feeling of spaciousness they got from the foyer, which opens into both the family and living rooms. And, of course, the attractive setting among birch trees didn't exactly hurt sales. The 1,400 sq ft house is priced at $22,200.

IN BUFFALO

Buyers like this model's workable floor plan

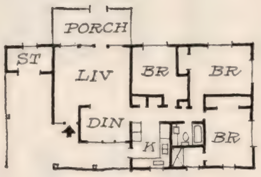


They like the entry hall that opens into the living room, kitchen, and bedroom hall. They like the well defined dining area in the L-shaped living room. And they like the kitchen breakfast area with its built-in table. So Builder M J Peterson made four sales from this model during National Home Week.

The house has three bedrooms and 1,200 sq ft, sells for $21,200.

IN TAMPA

From this model: five sales on opening day

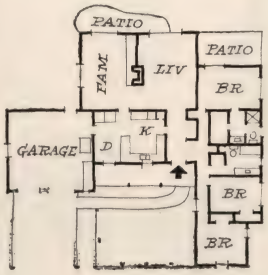


Dunway Construction Co offers this 1,150 sq ft house for $16,000 on a large (80′x130′) $2,200 lot.

Its most popular feature: a 12′x20′ screened porch opening off the rear living room. The concrete-block house has three bedrooms, two baths, a built-in oven and range, and an enclosed storage area behind the carport. It was designed by Architects McAllister & Himes.

IN TULSA

This $31,500 model hit the jackpot

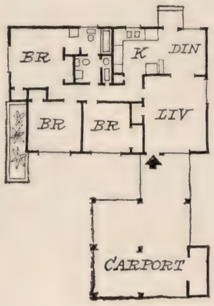


The jackpot for Wallace & Weisz, a 15-house-a-year builder, was six sales during Parade week.

The secret? Here are some of the features that impressed buyers: the large foyer, the family room with a barbecue, air conditioning, plenty of kitchen appliances, the terrace off the master bedroom, the special card-table storage, the 1,990 sq ft of living space.

IN FT WORTH

HBA head bets on contemporary design

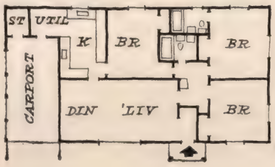


Bob Driskell, Ft Worth HBA president and a city councilman, builds only contemporary models like this new one designed by Architects Kneer & Hamm. Reason: "They sell as fast as I can build them."

This model has 1,070 sq ft plus a two-car carport. Its price: $13,750. Prospects are offered air conditioning for $950 if they order it within a year after buying.

IN MEMPHIS

Here is a well equipped house for $12,750



Its equipment includes features like 100-amp electrical service, two baths, removable window units, and aluminum screens. Central air conditioning (2 hp) is an optional extra at $625 ($3.25 a month).

The three-bedroom, 1,028 sq ft house, built by Kerns & Gates, was one of 96 Memphis Parade models, including 18 for the lower-income market.

continued on p 180

You, Mr. Home Builder, for 6,000 critical

Will you be guilty of skimping on heating installations?
It could cause serious harm to your business reputation... your profit picture!

The heating unit in every home you sell must—in the average climate—operate perfectly for 6,000 critical hours during the heating season ahead. If anything "acts up" to cause drafts, discomforts, "cold spots," faulty heat distribution—remember, *you're the man* who'll be held responsible. The man who'll have to answer the complaints . . . lose time and money—and, even more serious, risk the loss of good will.

How to avoid these unpleasant and costly experiences?
Make sure that each heating installation is handled properly. No skimping, no half measures.
Make sure your heating unit is top-quality throughout.

In short, make sure your entire heating job is handled by a Lennox Comfort Craftsman. A man who's trained by Lennox engineers in expert planning, installing and servicing. A man who can deliver *all* the com-

will face this "jury" hours this winter!

fort that Lennox equipment is built to provide. A man who works directly with the factory to meet your most exacting needs, with the world's most complete line of heating and air conditioning equipment. You'll find his name in the Yellow Pages of your directory. Call him.

LENNOX

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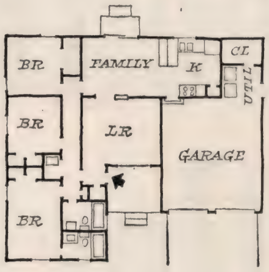
Need merchandising ideas to help you sell homes? Ask your Lennox Comfort Craftsman about the dynamic Lennox Merchandising Program—planned and tailored to individual needs and market.

See Sweet's for product facts; or, for complete information about the Lennox Merchandising Programs, write Lennox, Dept. HH811, Marshalltown, Iowa.

begins on p 172

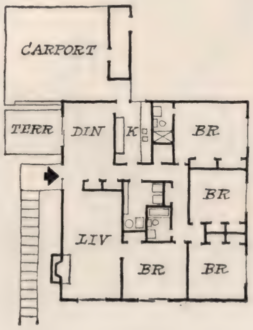
IN DALLAS

Here is one of a new line at $9 a sq ft



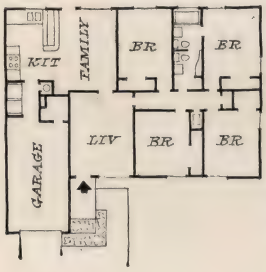
It is typical of several models introduced by Centex Construction Co (one of the nation's largest homebuilders) at the Dallas Parade. It offers three bedrooms, two full baths, a two-car garage, and a fully equipped kitchen that works well with the rear family-dining room. The entry is sheltered in under the roof. Total living space: about 1,500 sq ft. Price: $13,500.

This was the most contemporary design



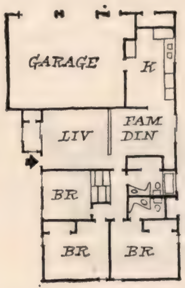
This model was shown by Builder Bill Cooper, who teamed up again this year with Architect Arch Swank. The 1,800 sq ft house has a central, skylighted utility core, four bedrooms (one works off the living room, could serve as a study), a fenced-in, front patio off the living room (see photo) and a roofed terrace off the dining room. Its price is $26,500.

Here is the biggest builder's best seller



It was shown by Centennial Construction Co, which in one year has become Dallas' largest (600 houses a year) builder. For $13,900, it offers 1,250 sq ft of living space including four bedrooms—plus an estimated $2,100 worth of special features like skylights and big frosted windows in the baths, a built-in blender, a breakfast bar, and a range hood in the kitchen.

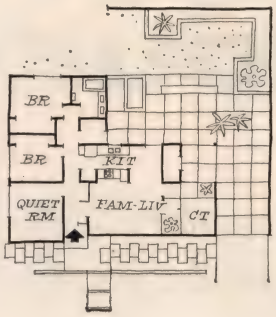
Luxury touches sell this $12,600 house



National Real Estate Development Corp has become one of Dallas' top three builders by emphasizing glamour in all rooms, but particularly in the baths and kitchen. This model has about 1,200 sq ft of living space, two colorful baths with built-in vanitories, a fully equipped kitchen, carpeting. Buyers can get almost any equipment as optionals. Price: $12,600.

IN WICHITA

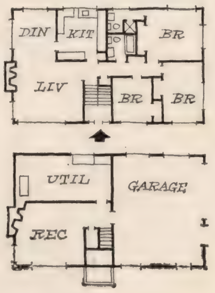
The public helped design this house



It reflects the preferences voiced by 250 people at a housing round table sponsored by the Kansas Gas & Electric Co. One of a series of "Pattern Homes" sponsored by the utility, this house (built by Robert K Smith) was the most talked-about Parade model. Best-liked feature: integration of indoor and outdoor living. Price: about $14,000, plus appliances and extras.

IN DULUTH

This model sells well at $34,500

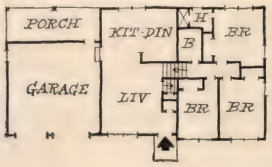


Builder Donald A Anderson sold the house shown here and three more like it during National Home Week. Like other builders in this price range, Anderson found a strong "trading-up" trend.

Anderson's model has a split-level entry, with the main living area a half-flight up and a daylight recreation room a half-flight down. Both levels have fireplaces.

IN KANSAS CITY

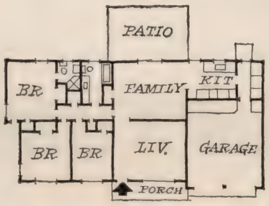
This house capitalizes on a growing trend



"There is a trend here to splits," says Executive Officer Leo Mullin of the Kansas City HBA. This split is big Builder Winn-Rau's best-seller. It has 1,580 sq ft of living space, ranges from $18,650 to $20,550 depending on the extras chosen by buyers. On its lowest level (not shown on plan), the house has a 17′x20′ recreation room, utility and storage areas.

IN CORPUS CHRISTI

This component house impressed buyers



They got a chance to be impressed by the construction because Baker Homes (which began business last year) left areas of the house unfinished so prospects could see the components used. And buyers had no trouble seeing more obvious features like wall-to-wall carpeting, big terrace opening from paneled family room, tile baths. The 1,350 sq ft model sells for $18,850.

continued on p 184

Put your best foot

Step ahead with a truck that's '59-New in savings, style and stamina!

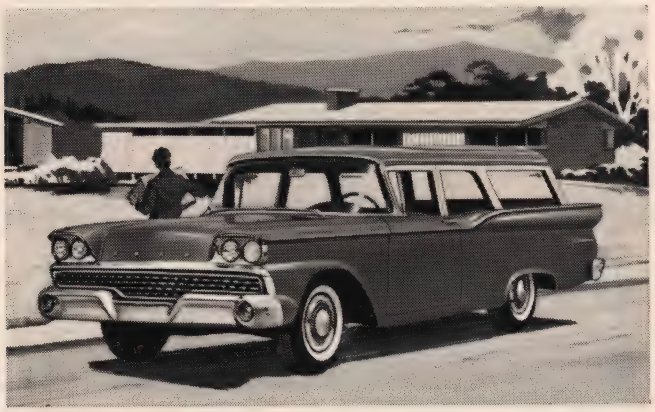
Look over Ford's '59 models and judge for yourself. Pickup? Ford's big Styleside Six is a real penny-pincher. City delivery? See Ford's Parcel Delivery models and the new Courier. Tandem Axle heavyweights? Ford has 'em . . . with tilt cabs, too! In all, there're over 370 models, to provide you with the *right* truck for your job. See your Ford Dealer and put your best foot *Ford*-ward!

. . . FOR SAVINGS!

Ford Short Stroke Six with economy carburetor . . . Ford's rugged Short Stroke Six engine squeezes extra miles from every gallon of gas for amazing fuel economy! Moreover, Ford pickups are available with Styleside bodies that offer all-steel construction for greater rigidity, strength and durability. These sleek beauties give the smoothest ride of any ½-ton pickup . . . Ford Parcel Delivery windshield-front-end models provide functional design that reduces special body installation costs!

. . . FOR STYLE!

New Courier—does credit to your name . . . Here's the way to make every delivery a "special delivery"! It's Ford's smart new Courier—America's most distinctive sedan delivery. There's big new loadspace—92 cubic feet of it—and items as long as 12 feet can easily fit inside. New, too, are big windows in the rear and sides to give car-like visibility in city traffic. Cargo area is lined for maximum load protection!



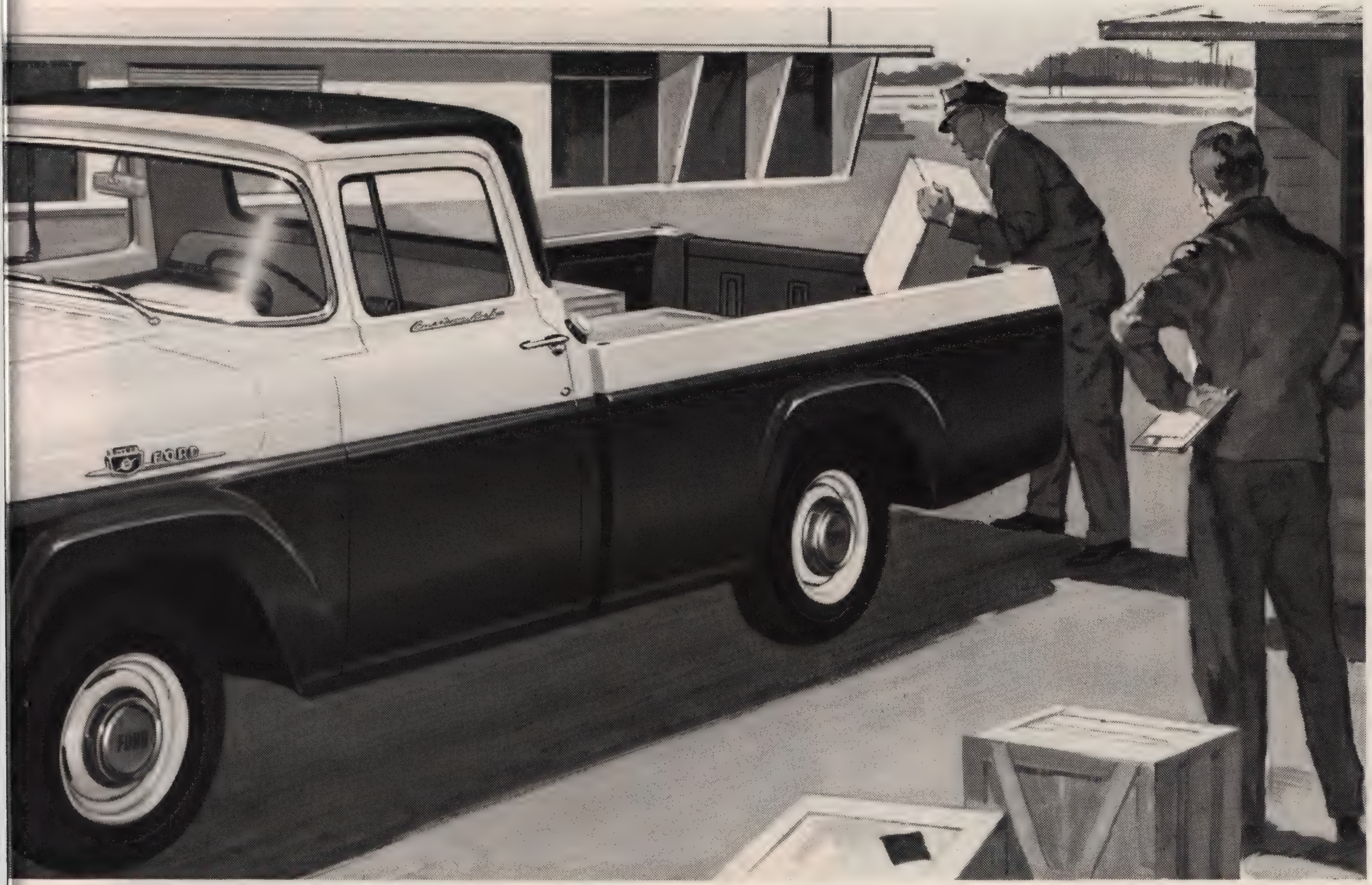
FORD TRUCKS COST LESS

..LESS TO OWN...LESS TO RUN
...LAST LONGER, TOO!

. . . FOR HEAVY GOING

Tandem capacity plus Tilt Cab advantages . . . Brand new—Ford Tilt Cab Tandems with ratings up to 75,000-lb. GCW! Now get the quick servicing, riding comfort and easy handling of tilt-cab design in tandem-axle trucks . . . biggest Tilt Cab haulers built by Ford! They save 3 ft. in over-all length, give you more payload, save hours of maintenance.

FORD-WARD . . .



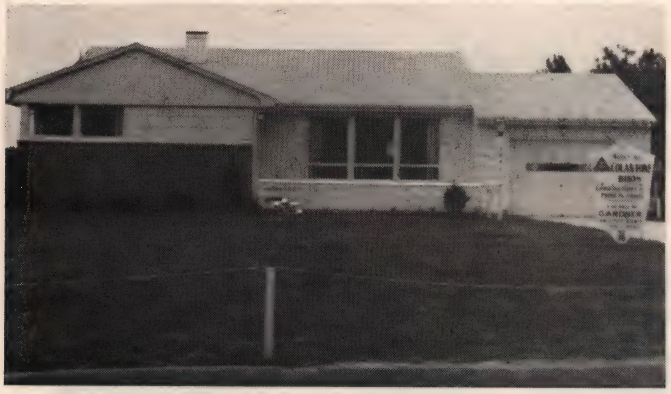
— FOR GREATER PAYLOADS!

Now—4-Wheel Drive Pickups for off-road work . . . For the first time—½-ton and ¾-ton trucks with Ford-built 4-wheel drive at Ford's low prices! They're equally at home on highways or on toughest off-road jobs. They're tough and sure-footed in sand, mud, snow—even on grades of 60%! Available early in 1959 as Pickup or Chassis-Cab models.

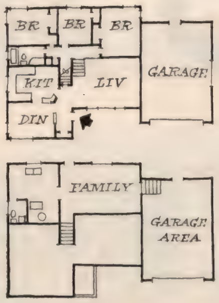
Toughest two-tonner on the road . . . a dependable money-maker on the job! Ford's new F-600 Series have increased spring capacity and offer new optional 6000-lb. front axle for even greater payload capacity, longer axle life! Wide choice of Short Stroke power, too—modern Six or either of two new V-8 engines!

begins on p 172

IN YOUNGSTOWN



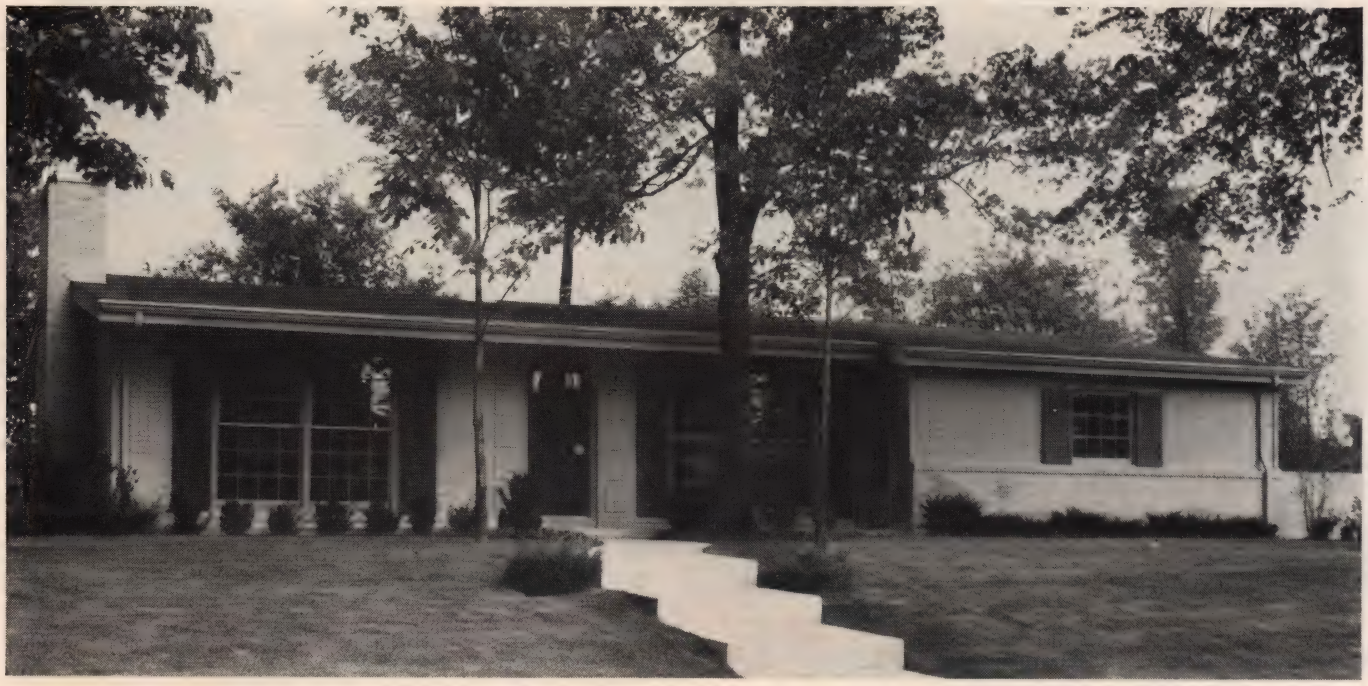
This split-level topped a public opinion poll

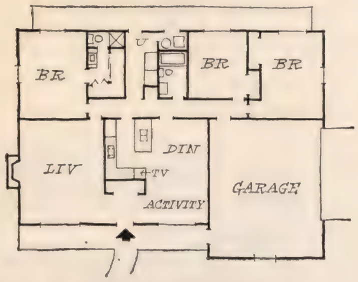


The crowds that visited Youngstown's 19 Parade models voted this split-level their first choice. (Official builder and architect judges ranked it third.)

But to Colantone Construction Co the best news was that five visitors liked it well enough to buy it. The three-bedroom house sold for $22,600 with built-in range and oven and basement family room.

IN FORT WAYNE





Traditional details help sell this model

But its most original idea is the screened terrace running across the rear of the house (below, right) and open to each of the three bedrooms through French doors.

With this model, Builder John Worthman is aiming at buyers who are conservative about exterior design but who want contemporary conveniences. The $32,000 price includes a $5,000 lot, carpeting, automatic garage doors, fully equipped kitchen, curtains, built-in TV, extensive landscaping. The house has 1,500 sq ft of living area.

KITCHEN includes built-in television positioned so it can be seen from either kitchen or family room (out of photo to left).

MASTER BEDROOM has its own bath-dressing room (through louvered doors). Dressing room closets have sliding mirrored doors.

REAR TERRACE is screened along its 55′ length, partly covered by 4′ overhangs. Doors lead to bedroom and rear entry.

continued on p 186

LARGEST STOCK SIZE WOOD CASEMENT

Pella®

Now . . . here is *high style* in wood casements. These new PELLA CASEMENTS with 24″ x 68″ glass adapt perfectly to standard height walls. Plenty of room below for perimeter heating. Pleasing proportions above for ceiling-to-floor draperies. And, they trim out to standard doorway height. ROLSCREEN equipped. Insulating glass. See our catalog in Sweet's or mail coupon today. Distributors throughout U. S. and Canada. Consult classified telephone directory.

ROLSCREEN COMPANY,
Dept. J-130, Pella, Iowa
Please send data on PELLA CASEMENT WINDOWS.

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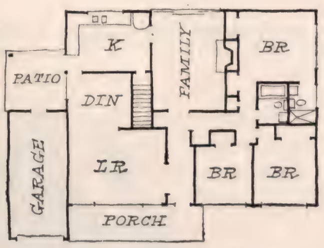
CITY ZONE STATE

ATT. MR. TEL. NO.

WOOD CASEMENT WINDOWS

begins on p 172

IN ST LOUIS

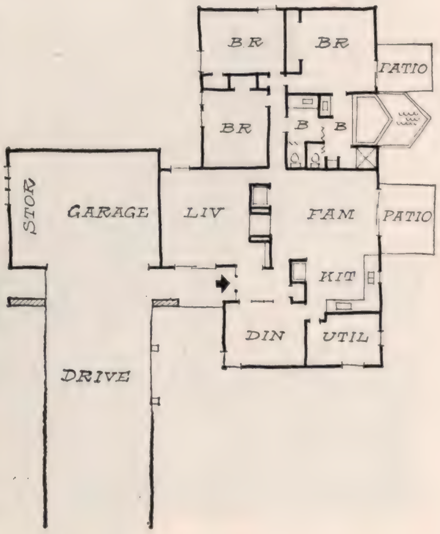


KITCHEN built-ins include range, oven, dishwasher, and exhaust fan.

This production model was built in a shopping center

Why? Because the shopping center gives it a far bigger audience than it would get in a development.

The 1,150 sq ft model, a Mayer-Raisher-Mayer best-seller, is advertised as a house that includes all "extras" in the basic price. It sells for $21,290 with air conditioning, a fireplace, basement, garage, two patios, lot, fully equipped kitchen (right).



This luxury model won five of 21 top awards in a 100-house competition

The competition was sponsored by the St Louis HBA during National Home Week. Judges were local architects, landscape architects, interior designers, and newspaper editors.

The five-award winner was cited for its 1) design and floor plan, 2) indoor-outdoor living, 3) furniture and decoration, 4) luxury bathroom (below, right), and 5) well equipped kitchen (below, center). Twelve other Parade models shared the other 16 awards.

This model was designed by Architect Ralph Fournier for Bob Edwards, a 12-house-a-year custom builder. It has more than 2,000 sq ft of floor space, and is priced at $42,500 on a $10,000 lot.

Encouraged by the public interest in this house, Edwards says he is planning a production model at $26,500.

FAMILY ROOM, like rest of house, was professionally decorated—by Norven Bly. Two-way fireplace is also open to living room.

KITCHEN is open to family room, includes oven, range, hood with built-in radio and intercom, refrigerator, garbage disposer.

SUNKEN TUB, key feature of double bath, fits under V-shaped window looking out onto shielded patio with decorative pool.

continued on p 188

Removable muntin feature

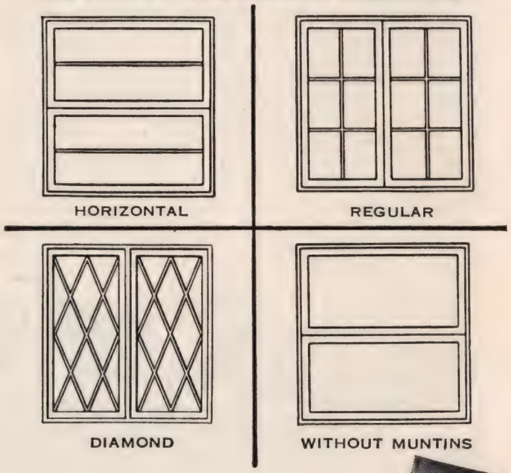
TAKES "PANES" OUT OF WINDOW CLEANING

SHE'S SOLD ON THIS WINDOW right now! It's the only window for those who like the beauty of small multiple panes, and for those who don't like to clean them. It's a snap-in, snap-out PELLA sales feature you can demonstrate in seconds.

Several styles of removable muntin bars are available, including new diamond patterns — and you can get them with *all* PELLA WINDOWS — CASEMENTS, MULTI-PURPOSE and new TWINLITE combination fixed and ventilating units.

Get *all* the good news about these more convenient wood windows! See our catalog in Sweet's or mail coupon today. Distributors throughout U. S. and Canada. Consult classified telephone directory.

ONE WINDOW . . . FOUR DIFFERENT APPEARANCES



SEND COUPON TODAY

Pella®

WOOD
multi-purpose
windows

ROLSCREEN COMPANY, Dept. J-131, Pella, Iowa
Please send data on PELLA WINDOWS with removable muntins.

NAME

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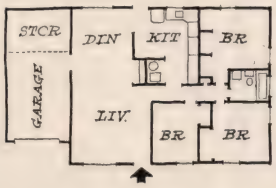
ADDRESS

CITY ZONE STATE

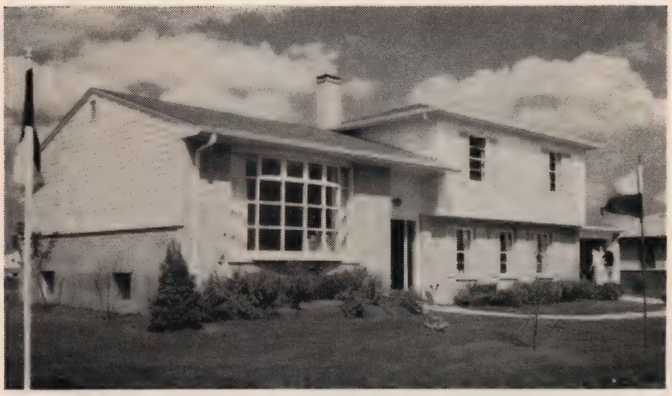
begins on p 172

IN CHICAGO

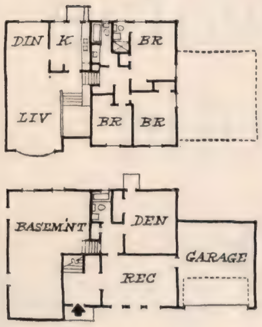
This is a best seller in a prefab development



Fifty-five of this model were sold in September by Chicago HBA President Martin Braun and Vice President Frank Aldridge, who have teamed up to build 600-unit Orland Park Hills. This National Homes model has three bedrooms, one bath, and a one-car garage. It features 100-amp electrical service, baseboard warm-air heating; sells for $16,300 on a 60′ lot.



A good neighborhood helps sell this house



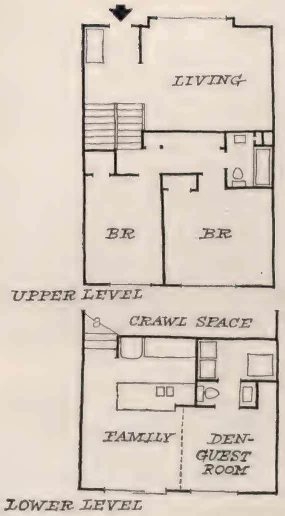
You see no phone or electric wires in the photo at left—they're underground throughout Winston Park Northwest. Community features like this help sell all models. But one of the fastest sellers—at $27,290—is the 2,100 sq ft split in the photo. It has a well-zoned plan, two baths upstairs and one downstairs that makes the den usable as a guest room.

This line-up of 20 different models is a consumer research project

When visitors arrive at Builder Kimball Hill's site, they are handed a 20-page questionnaire and asked to fill it out as they tour the 20 houses (in the $13,500 to $22,000 price range). The questionnaire is in ring-bound notebook form with a stiff back—so it is easy to check off multiple-choice answers to 111 questions that cover every phase of buyer choice: design, construction, plan, detailing, built-ins, optional extras, product preference, and the like. Sample question on House 4: "Please check the answer to this question in the bathroom: 'This bath has two lavatories. The cost of this extra fixture is $78. For the main bathroom in your new home, would you want ☐ one lavatory, ☐ two lavatories, ☐ undecided.' "

Hill opened the models in September, won't start selling them until late December. In the meantime, he hopes to get at least 15,000 completed questionnaires. Real Estate Research Corp (which prepared the questionnaire) will tabulate the results, which Hill will use in planning and building 3,000 more houses in his Rolling Meadows acreage.

More than a dozen manufacturers are cooperating in the test.



Older buyers like these attached houses

So says Builder Irvin A Blietz, who calls them "studio garden houses" (street view of four unit building above).

Most buyers are older couples who no longer want big lawns to care for and no longer need big houses because their children have grown. For $22,950 they get a two-bedroom, 1½ bath, split-level house with 1,350 sq ft of floor space. There is a large living room in front and a large kitchen-family room in the rear which opens onto a paved terrace (see photo below).

Solid 8″ masonry walls and separate plumbing and heating systems for each house cut noise transmission.

FAMILY ROOM on lowest level has sliding glass doors to terrace. Room may be divided to provide a guest bedroom (see plan above).

LIVING ROOM on middle level at front of house is 24′ wide. Staircase leads up to bedroom level, down to family room.

KITCHEN is on the lowest level, separated from family room by a breakfast bar. Paneling is used extensively in house.

REAR TERRACE of each house is landscaped, can be enclosed as private patio. /END

Get Beautiful Birch Kitchens at Less Cost with Standardized Qualitybilt Units!

OVER 120 STANDARD UNITS give you complete flexibility in kitchen design and layout . . . a "custom-styled" kitchen without the added cost!

HIGHEST QUALITY in workmanship and materials is a Qualitybilt tradition since 1875. All cabinet parts accurately machined and fabricated in special jigs and presses for exactness and uniformity!

WARDROBES AND STORAGE arrangements can be made with this same line of Qualitybilt units for efficient, well-planned storage anywhere in the home!

NATIONAL DISTRIBUTION through leading distributors and dealers assures you prompt delivery and experienced cooperation in planning, scheduling, and installation!

LOOK AT THESE OUTSTANDING FEATURES OF QUALITYBILT CABINETS . . .

- Select light colored Birch face veneers.
- Exclusive hinges and pulls in choice of four finishes.
- Full 1" warp-resistant 5-ply solid doors.
- Units furnished complete with instructions and all hardware for assembly and installation.
- Dovetailed drawers with hardwood center guides.
- Each KD unit, including necessary hardware, individually packed in dust-proof carton.
- Available 3 ways: Semi-Assembled (KD); Set-Up, Unfinished; or Set-Up finished natural or enameled.

Write for Complete Details, Prices, and Name of Nearest Distributor.

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ENTRANCES · DOORS · FRAMES · SASH · BLINDS · CASEMENTS · SLIDING DOORS · SCREENS · COMBINATION DOORS
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how to build customer satisfaction!

Modernfold announces two great lines of folding doors...fabric and wood!

Modernfold offers the greatest selection of quality folding doors in the industry. And now, Modernfold introduces a complete line of new wood models...in selected, matched veneers, laminated to a solid core.

As always, Modernfold's famous fabric covered doors provide a wide variety of wonderful weaves and patterns...all washable. Their double-strength inner-frame of steel delivers the ruggedness that insures lifetime service and shape-retaining good looks.

Modernfold's research-proved superiority of construction alone is a winning sales-point. And Modernfold delivers it in almost endless variety: stock doors, custom doors, economy doors, plus the new doors of wood.

Modernfold's national advertising appears in Better Homes and Gardens and Time. But you can build customer satisfaction firsthand. Show the many Modernfold features that mean extra quality.

Your Modernfold Distributor is listed under "Doors" in the yellow pages.

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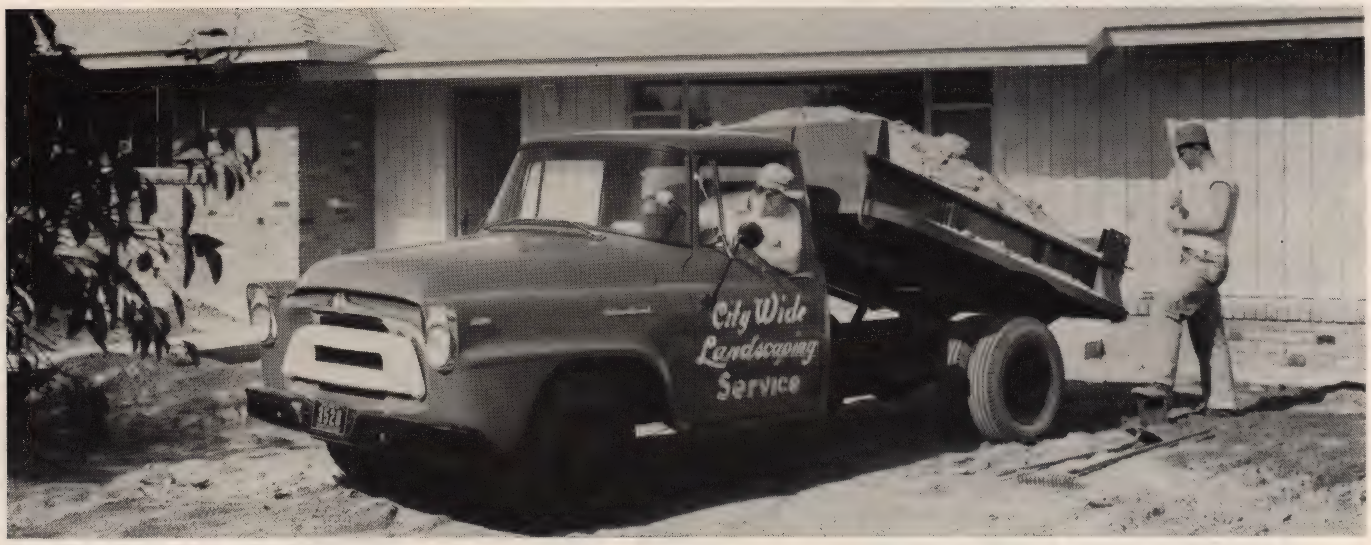
THE FIRST AND FINEST IN FOLDING DOORS

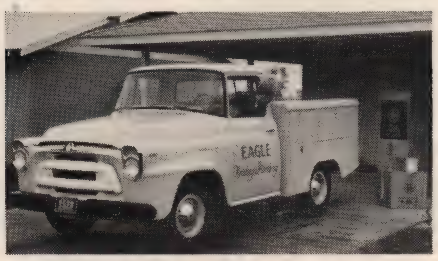
NEW CASTLE PRODUCTS, INC., New Castle, Indiana
Manufacturers of Folding Doors, Air Doors, Shower Enclosures, Vinyl-coated Fabrics, and Peabody School Furniture.
In Canada: New Castle Products, Ltd., Montreal 23.

What's new in trucks for 1959?

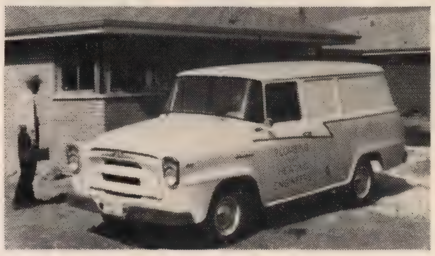
In the new models you'll see: 1) More fatigue-cutting power assists—power steering, power brakes, automatic transmissions; 2) More cabs up forward for better visibility; 3) More 4x4 drives for off-the-highway traction; 4) More passenger-car styling inside and out; and 5) many technical refinements for more power, more economy, more durability, and more load-carrying ability. Starting below: a selection of types homebuilders can use from eight leading truck manufacturers.



1½ yd body on A-130 chassis



Service-utility body on A-110 chassis



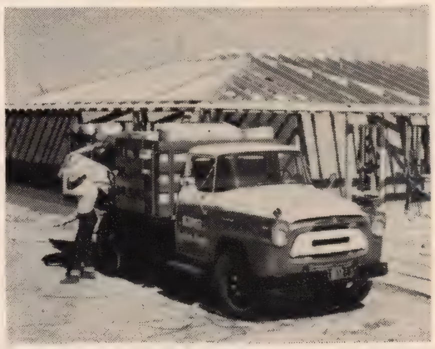
Panel body on A-110 chassis

I-H has full light and medium-duty line

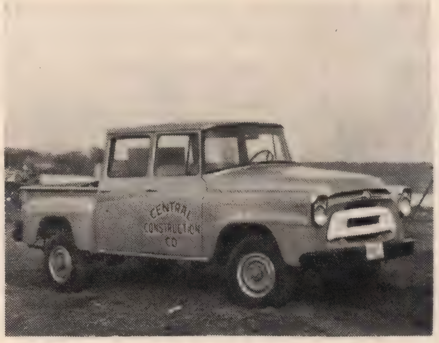
International Trucks fits a wide variety of bodies to nine basic chassis on nine wheelbases ranging from 110" to 189". Besides pickup, stake, dump, and panel types, I-H makes special service-utility models (left) and combined tool and personnel carriers (below). GVW (gross vehicle weight) range is 5,000 to 19,000 lb. Three I-block sixes supply 112.5, 140.8, or 153.5-hp and 194.4, 223.5, or 248 ft lb of torque. The 153.5-hp engine is also available for use with lp gas. All have 12-v electrical systems. Transmissions include 3- and 4-speed synchromesh, 4- and 5-speed sliding-gear selective, 3-speed remote control, automatic torque converter. Other options: power steering with 2x4s, power take-off on 4x4s, power brakes, bigger batteries and generators.

International Harvester, Chicago.

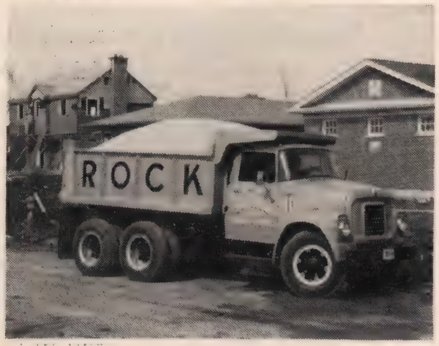
For details, check No. 4 on coupon, p 226



Stake body on A-160 chassis

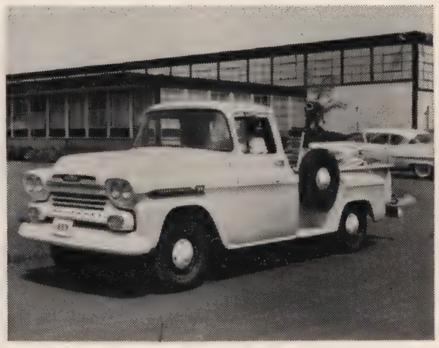


Travelette 4x4 on A-120 chassis



Dump body on ACF-184 six-wheeler

Medium-duty stake truck


Stepside pickup

Heavy-duty tandem dump truck

Chevrolet has 134 models for '59

These range from 104″ to 196½″ in wheelbase, 4,100 to 36,000 lb GVW, and include 96 conventional, 22 low-cab-forward, 8 forward-control, and 6 tandem-axle models. They are powered by six-cylinder and V-8 engines of 235 to 348 cu in. displacement. New economy in light sixes comes from new camshafts and new carburetor-axle combinations. New durability in the heavier engines lies in thicker piston domes and heavier piston skirts. Other similar changes include new bearing seals, aluminized cylinder heads, chrome-plated valve stems. For 1959, a close-ratio 5-speed transmission has been added to the 3-, 4-, 5-speed and Hydramatic and Powermatic transmissions offered before. Other options include: power assists, high-capacity generators.

Chevrolet Truck Div, Detroit.

For details, check No. 5 on coupon, p 226

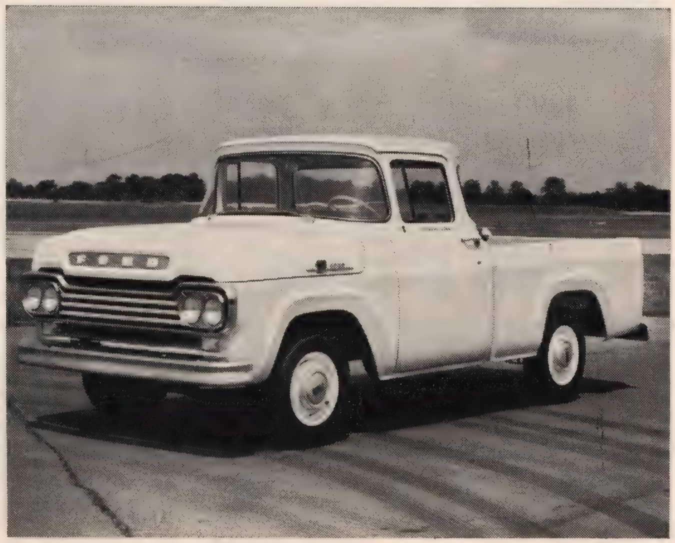
Custom Fleetside pickup

Ford adds new 4x4 models

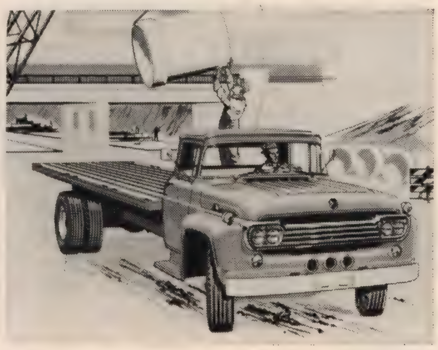
All new for 1959 are ½- and ¾-ton chassis-cab and Styleside pickup models with the extra versatility of 4-wheel drive. These are added to a line that includes trucks ranging from 5,000 to 51,000 lb in GVW, 110″ to 192″ in wheelbase, and includes all the standard body types plus a wide range of chassis cabs. Ford power options run from a 223 cu in. six to a 534 cu in. super duty V-8 delivering from 139 to 277 hp. In addition to usual transmissions, Ford offers an 8-speed Roadranger unit and a Transmatic drive. Other options include: power steering, vacuum power brakes, air-over-hydraulic and full-air brakes, front-end power take-off, two-speed axles, radio, safety package, bigger generators and batteries, and other heavy-duty equipment.

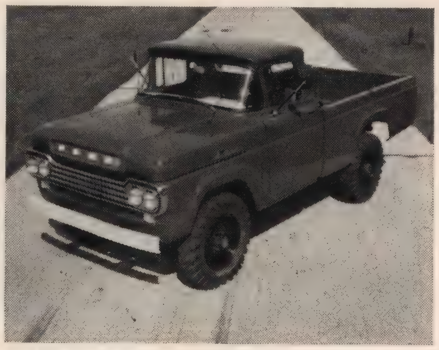
Ford Truck Div, Detroit.

For details, check No. 6 on coupon, p 226

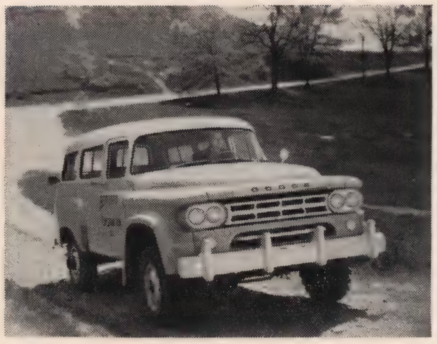

F-100 6½′ pickup

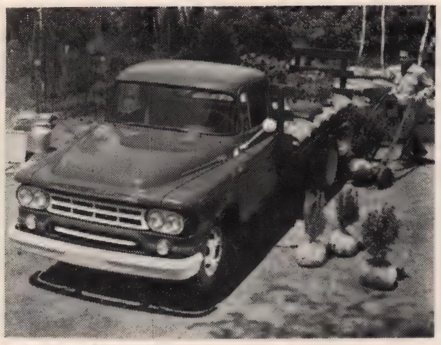
F-600 dump truck


F-500 flatbed

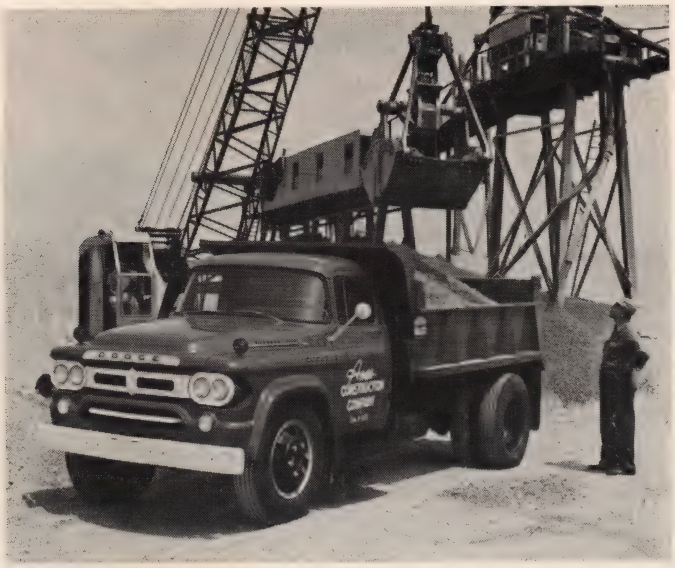

F-350 9′ pickup

continued on p 194


4-wheel drive Town Wagon


D300 stake body

Sweptline ½-ton pickup

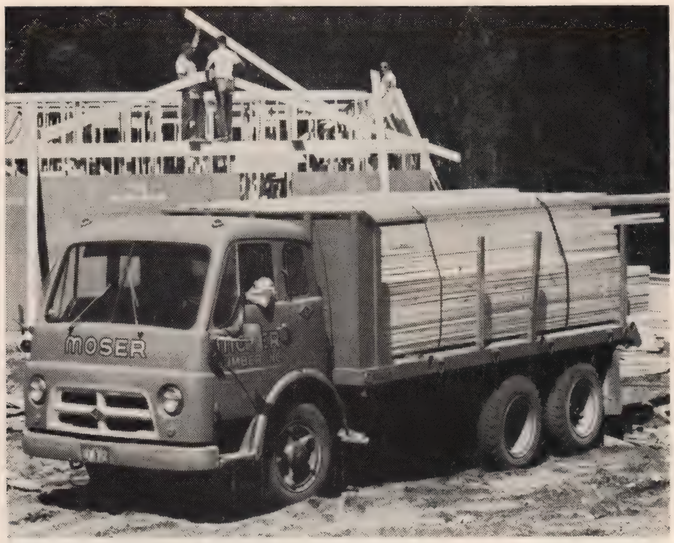

D700 dump truck

Dodge adds a new pickup line

New Sweptline pickups (above, right) come in ½, ¾, and 1-ton models with 6½′ to 9′ bodies, powered with 120-hp sixes or 205-hp V-8s. Styling includes two chrome packages, 13 body colors. Full Dodge line covers trucks of 5,100 to 49,000 lb GVW, powered by L-head sixes or V-8s of 113 to 234 hp. Light- and medium-duty trucks are distinguished from heavy-duty models by grille trim (compare above, left). Dodge transmissions include 3- and 4-speed standard, pushbutton LoadFlite, 6-speed Torqmatic, and 3- and 4-speed auxiliary boxes. Dual headlights are standard on most 1959 models. Other new features include cast-spoke wheels, concealed-step running boards, suspended brake and clutch pedals, bigger servo brakes, new heating and ventilating systems.

Dodge Trucks Div, Detroit.

For details, check No. 7 on coupon, p 226


Model 630C-28M, tilt cab

Diamond T builds heavy-duty units

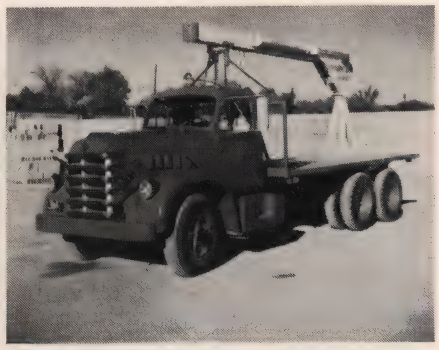
Biggest Diamond T is a 34 cu yd monster built for Ohio River Collieries. But conventional and forward-cab, 4- and 6-wheel trucks and tractors are available in the 25,000 to 35,000 lb GVW range. These are powered with 6-cylinder, valve-in-head engines of 175 and 182 hp, on wheelbases of 99″ to 273″. Transmission options include standard 5-speed with fifth speed as direct or overdrive, Road-Ranger 8-speed, auxiliary 3-speed, and an oversize 5-speed unit. Standard brakes are either hydraulic, with long-stroke Bendix booster, or Westinghouse air brakes. Other options for heavy duty include a choice of Timken and Eaton-Hendrickson axles and axle combinations, 12-v electrical system, Budd standard or lightweight wheels and aluminum disc wheels.

Diamond T Motor Car Co, Chicago.

For details, check No. 8 on coupon, p 226

Model 730-32M dump trucks

Model 630 tractor


Model 630-32M flat bed

continued on p 196

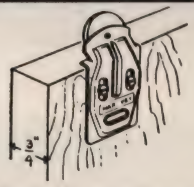
VERSATILE HAR•VEY SLIDING DOOR HARDWARE

designed to provide smooth, quiet, effortless door control for a lifetime . . .

People like doors that **always respond smoothly and quietly** to the most gentle touch. Sliding doors are the most "tried-out" item by the homemaker in a new or model home . . . their soft, smooth, gliding action can **make a wonderful impression** because it's one of the few things they can try before they buy. **Hang your doors on Har-Vey Hardware** and let your customers **feel the difference** in a quality home.

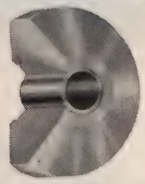
Har-Vey Sliding Door Hardware is **designed for function-minded architects and profit-minded builders.** Har-Vey's versatile 707 Series accommodates either ¾" or 1⅜" doors by simply reversing the hangers between outer and inner doors. There's **only one set to specify . . . one set to handle.** Har-Vey's adroit design pays a bonus to the builder in fast, easy one man installation . . . even vertical and horizontal adjustments are simple . . . no detail overlooked. **Units come complete in Handi-Paks**—one box to one opening—contains everything including pulls and track. **Price—eminently reasonable** (and with no compromise in quality). Using folding doors? Specify the new Har-Vey "B" Line Slide-A-Fold Hardware . . . it's the greatest! Look for the Har-Vey name stamped on metal parts . . . your assurance of superior quality.

RIBBED STEEL, PLATED HANGERS



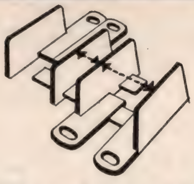
Unusually rigid, cadmium plated steel hangers have vertical and horizontal adjustment slots for easy exact alignment.

SELF-LUBRICATING NYLON ROLLERS



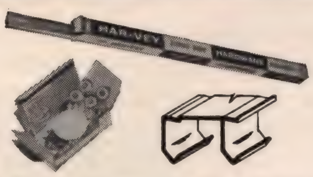
Quality Nylon rollers with self-lubricating bearings provide a lifetime of smooth, positive action door control.

ADJUSTABLE NYLON DOOR GUIDES



Adjustable Nylon door guide eliminates scraping sounds . . . no grooving bottom of doors. For By-Passing ¾" to 1⅜" doors.

COMPLETE IN ONE HANDI-PAK



Comes in complete Handi-Paks. Contains everything you need for quick, easy installation, including pulls and track.

Write for complete information

AMERICAN SCREEN PRODUCTS COMPANY

General Offices: 61 E. North Avenue, Northlake, Illinois

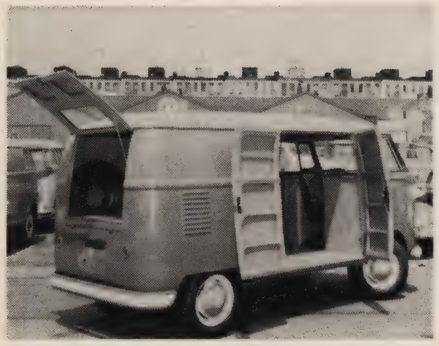
©1958 by American Screen Products Company

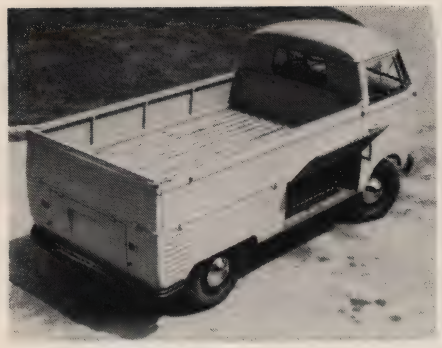
HAR•VEY
HARDWARE

World's largest manufacturer of window screens

HOMESHIELD®
SCREENS

Pickup with sides lowered


Panel van with split seat


Pickup, below-deck storage

Kombi with seats removed

VW offers light-duty versatility

Volkswagen's options are in body types; the engine and chassis are standard. Power is supplied by a compact 36-hp, air-cooled opposed four mounted in the rear. The unit bodies are on a 95½" wheelbase, are suspended from torsion bars front and rear. Pickup model has 45 sq ft of cargo space on the main deck, 20 sq ft of covered space between the wheels. Panel van and Kombi station wagon hold 170 cu ft or 1,830 lb of cargo. Panel, Kombi, and bus models have double side doors on one or both sides for access to cargo space only 20" above road level, rear transom access to space over the engine. Kombi and bus models seat eight persons. East coast POE prices: pickup, $1824; panel, $1845; Kombi, $2020; west coast prices about $200 higher.

Volkswagen, Englewood Cliffs, NJ.

For details, check No. 9 on coupon, p 226

Willys has new forward-cab Jeeps

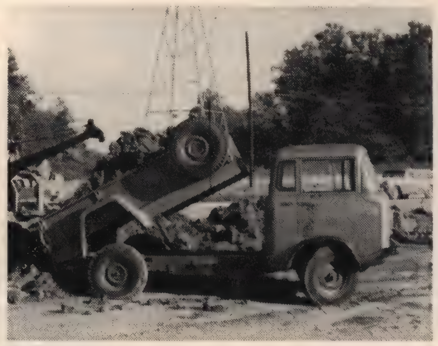
Two new 4x4s with forward-control cabs over the front wheels have been added to the Jeep line: FC-150, an 81" wheelbase chassis, is powered by an F-head, 75-hp four; FC-170, a 103½" chassis, has a 105-hp L-head six. Both have 3-speed synchromesh transmissions with 2-speed transfer cases giving six forward speeds, two reverse. Other Jeeps include the familiar Universal Jeep, station wagon, pickup, 1-ton truck in 2x4 and 4x4 models. 4x4s have power take-off front, rear, and center. Special equipment—winches, snow plows and dozers, trenchers, wreckers, service bodies—is available from Willys' suppliers to supplement the standard bodies in most Jeep lines. FC-150 cab and chassis lists at Toledo at $2416; FC-170 at $2722.

Willys Motors, Toledo.

For details, check No. 10 on coupon, p 226

FC-150 with pickup body

FC-170 with stake body


FC-170 with dump body

Jeep 1-ton pickup

continued on p 201

BUILT-IN REFRIGERATOR AND FREEZER BY REVCO, CABINETS BY WHITEHALL, BUILT-IN GAS RANGES BY CALORIC.

Caloric® GAS APPLIANCES MEAN EASY LIVING...MAKE HOMES EASY TO SELL!

Caloric Gas Disposer with Jet-Stream action burns everything but metal and glass. Lid locks automatically when dial is on. No smoke or odor escapes.

Designed for "home automation"... Caloric built-in gas ranges and disposers are now more automatic than ever. They make cooking and garbage disposal almost as easy as turning a dial! Install Caloric in homes you build or in the kitchens you remodel. Point out these important features to customers:

Thermo-Set Top Burners keep food at the exact temperature set. Make every pan "automatic". Meat Thermometer cooks meat till it's "just right"... then turns oven off, automatically. Clock-Controlled Oven turns on by itself, cooks complete meals, turns off by itself.

Roto-Roaster lets the family enjoy juicy, flavorful barbequed meats all year 'round.

When you install Caloric you give home buyers the automatic features they're looking for, plus built-in kitchen convenience. Choose from 7 handsome finishes. And remind your customers that Caloric is "America's easiest range to keep clean." For further information on Caloric built-in gas ranges and disposers, write:

CALORIC APPLIANCE CORPORATION
DEPARTMENT HH, TOPTON, PENNA.

CALORIC • THE BUILT-IN SPECIFIED BY LEADING HOME BUILDERS FOR AMERICA'S BEST HOMES

SELECTED FOR SHOWING IN THE U. S. PAVILION AT THE BRUSSELS' INTERNATIONAL EXPOSITION

the prestige gift for everyone in building

A QUALITY GIFT

The best of its kind, a gift that says you value his friendship.

A PRACTICAL GIFT

A gift that will help him in his work, a gift that reflects your common interest in better houses.

AN ECONOMICAL GIFT

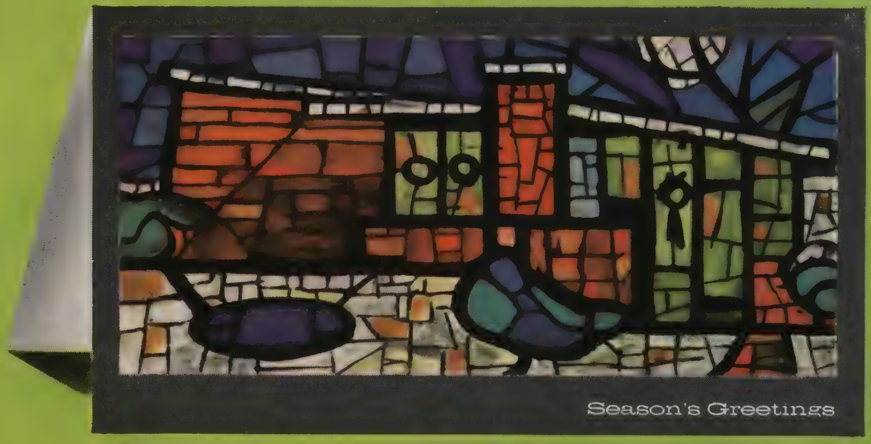
How else can you give so much for so little? 3,800 pages with 3,800 good ideas for as little as $3.50!

A 12-TIME GIFT

A gift that will keep coming month after month, long after other gifts are forgotten.

AN EASY GIFT

Just send us your Christmas list on the convenient order form across the page. We'll announce your gift on Christmas Eve with the handsome Christmas card pictured here.



House & Home

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just listen to what others say about **House & Home** for Christmas . . .

SUPPLIER

John Dain . . .

"House & Home shows my builders many new uses for materials and products."

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"one of the best gifts I ever gave my staff and subs. It's got them all thinking about new ways to build better for less."

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"We are certain that our gifts of House & Home have paid off in good will for we have received many compliments."

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"House & Home helps the builders I work with to build a faster selling house."

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Jim Rouse . . .

"House & Home helps builders build the kind of houses people want to buy and lenders want to finance."

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These are one-year subscriptions to building professionals in USA, Possessions, or Canada.

Send each of these friends a year of HOUSE & HOME at the low Christmas rates, and send them a gift announcement card signed:

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☐ *Check enclosed for* __________ ☐ *Bill Me*

House & Home
9 ROCKEFELLER PLAZA
NEW YORK 20, N. Y.

Johns-Manville Terraflex in Cardinal Red and Plain White with Black, Yellow and Red feature strips.

Johns-Manville Vinyl Asbestos Tile...

the beautiful, carefree floor that house buyers want

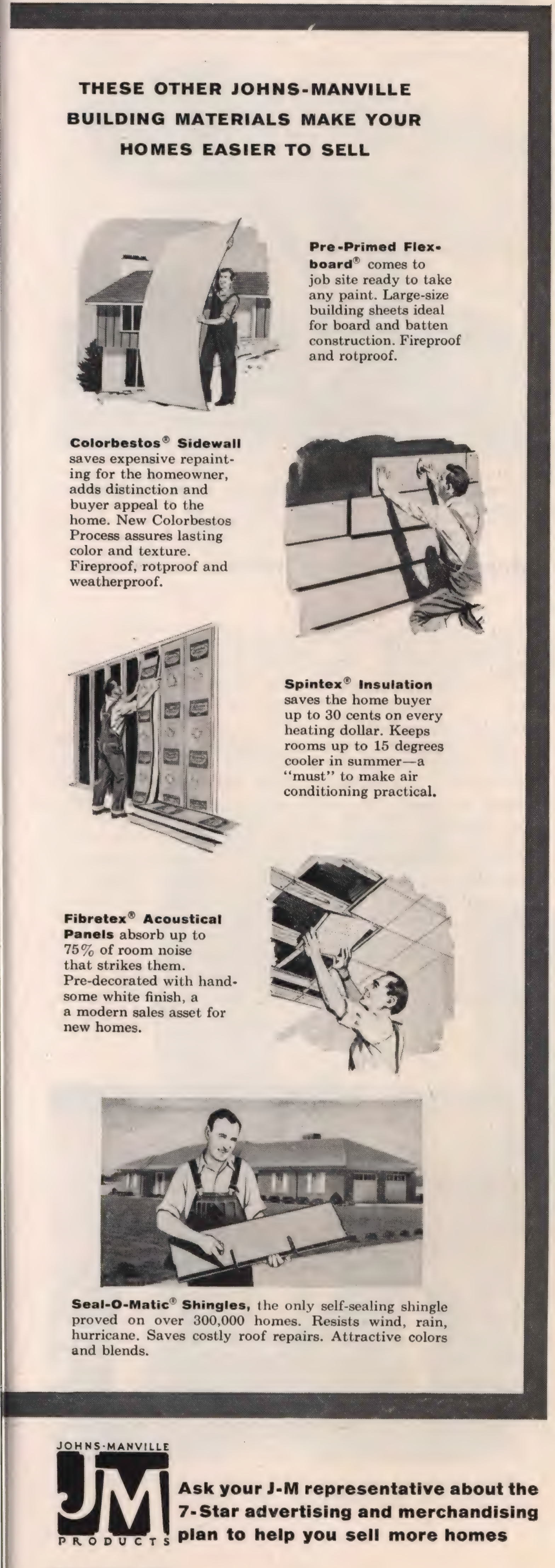
You'll give those new homes of yours that custom-designed look, make them more salable, when you install J-M Terraflex vinyl asbestos tile.

Terraflex tile comes in a wide range of colors and styles. By varying floor designs you help give each of your houses individual personalities. Terraflex floor tile can be laid in countless designs to harmonize with various architectural home styles. Johns-Manville Terraflex adhesive permits easier and faster laying of Terraflex tile than ever before.

Full-page ads in *Life*, *This Week*, *Saturday Evening Post*, *Better Homes & Gardens* continuously tell your prospects how fabulous floors by Johns-Manville stay first-day new with so little care. Brand-conscious home buyers know Terraflex adds beauty, requires only a damp mopping to keep it spick and span.

Consider the buyer-appeal features of Terraflex for those new homes you are building or plan to build. For full details write to: Johns-Manville, Box 111, New York 16, New York.

JOHNS-MANVILLE



THESE OTHER JOHNS-MANVILLE BUILDING MATERIALS MAKE YOUR HOMES EASIER TO SELL

Pre-Primed Flexboard® comes to job site ready to take any paint. Large-size building sheets ideal for board and batten construction. Fireproof and rotproof.

Colorbestos® Sidewall saves expensive repainting for the homeowner, adds distinction and buyer appeal to the home. New Colorbestos Process assures lasting color and texture. Fireproof, rotproof and weatherproof.

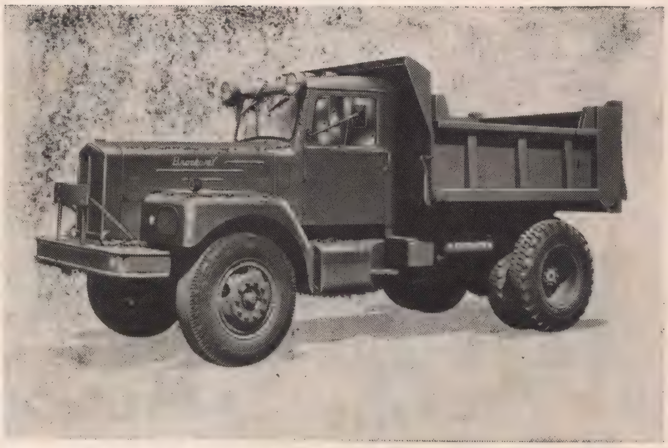
Spintex® Insulation saves the home buyer up to 30 cents on every heating dollar. Keeps rooms up to 15 degrees cooler in summer—a "must" to make air conditioning practical.

Fibretex® Acoustical Panels absorb up to 75% of room noise that strikes them. Pre-decorated with handsome white finish, a modern sales asset for new homes.

Seal-O-Matic® Shingles, the only self-sealing shingle proved on over 300,000 homes. Resists wind, rain, hurricane. Saves costly roof repairs. Attractive colors and blends.

JOHNS-MANVILLE JM PRODUCTS

Ask your J-M representative about the 7-Star advertising and merchandising plan to help you sell more homes



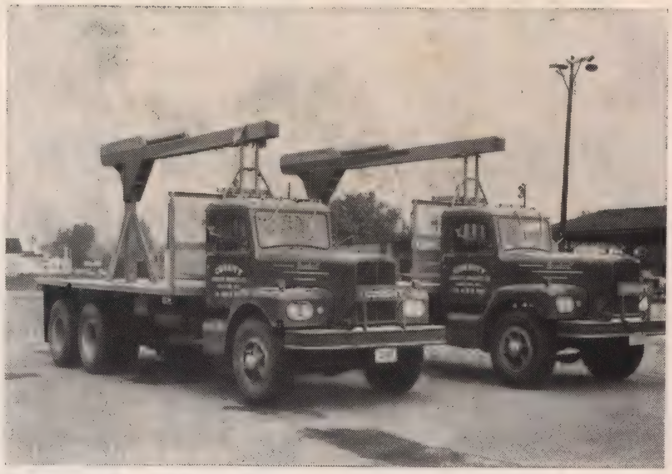
Medium-to-heavy-duty dump truck

New Brockway line has over 30 models

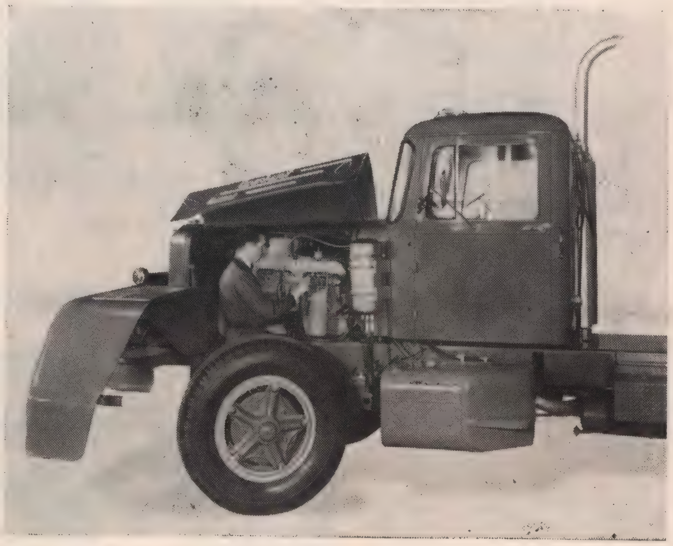
Huskie models include heavy-duty tractors and cargo types, each engineered from a wide range of components to fit your job. Brockway engines include L-head and valve-in-head gasoline engines, turbocharged and naturally aspirated diesels, lp gas engines. Over 20 transmissions are available: 4- and 5-speed conventional units, 8- and 10-speed units with manual and powered range control, auxiliary units with two or three more speeds plus power take-off. Over 20 rear axle options plus 10 front axles fit all types of heavy duty. Standard wheelbases range from 142″ to 189″. New Brockway models can be recognized by their wide, flat-topped fenders and dual headlights.

Brockway Motor Trucks, Cortland, NY.

For details, check No. 11 on coupon, p 226

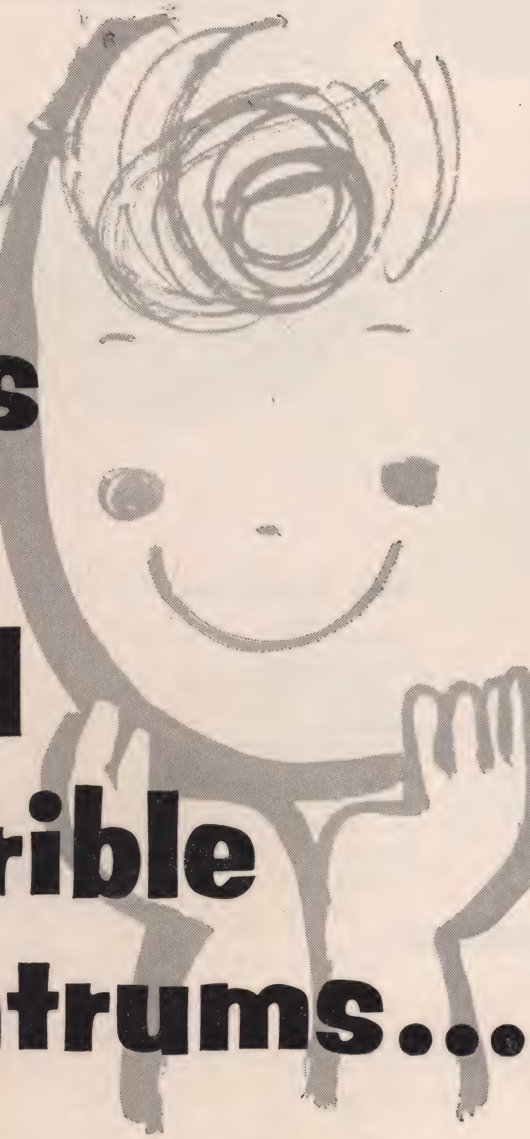


Flatbed truck with boom hoist



Swingaway fender for service access

continued on p 202



this tot had terrible tantrums...

'til he moved to the house that you built.

It doesn't take a chuck under the chin to make this little guy smile. He's cool, calm and comfortable at last. "At home" . . . with a cozy place to play.

Like it now? AND HOW! If you built the house, his folks are *your* satisfied customers. Thanks to your heating contractor; he specified White-Rodgers Controls. Bless him.

Controls are our business. We manufacture temperature controls for heating, air conditioning and refrigeration equipment. Plenty of experts in these fields look to us for quality. That's why White-Rodgers Controls are famous among many builders for long life dependability. They do an excellent job of keeping the sale closed and building your business reputation.

For a lifetime of good building . . .
specify White-Rodgers temperature controls
. . . with a lifetime of solid comfort

WHITE-RODGERS

St. Louis 6, Missouri
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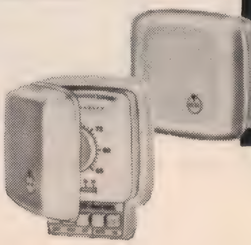
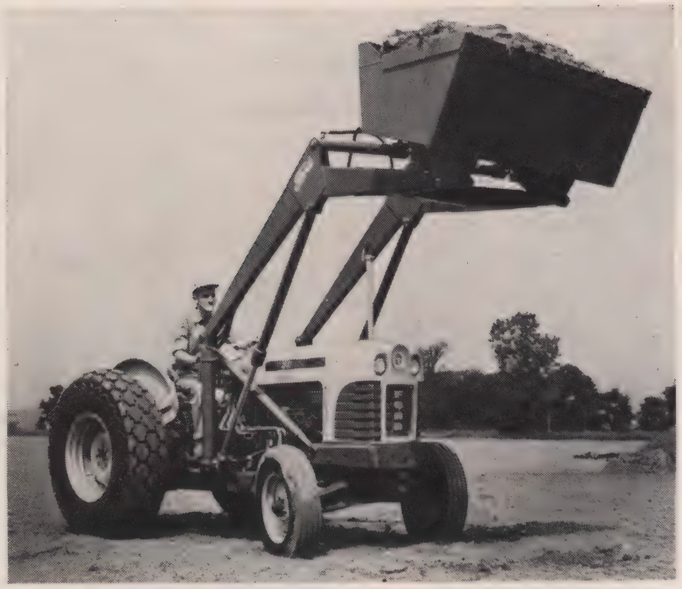
WR

Makers of FASHION and PUSHBUTTON . . . World's Most Modern Thermostats





Ford-made loaders have buckets with capacities from ¾ to 1 cu yd, will break out 5,500 lb, lift 2,500 lb almost 11′ above ground level.

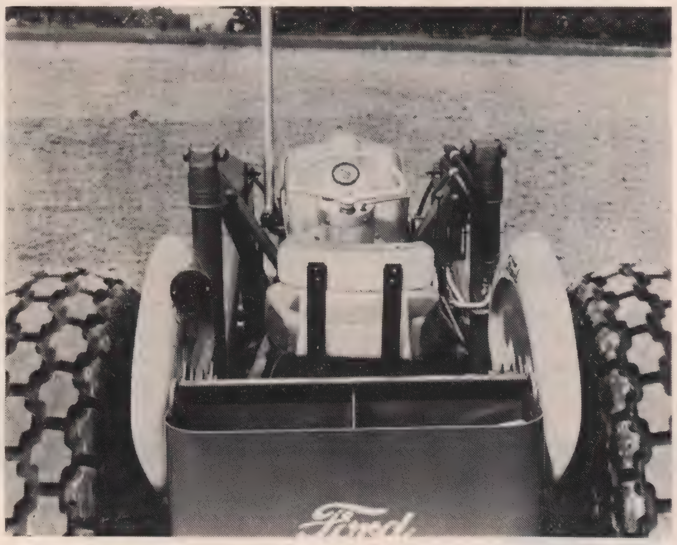
Here's a new Ford industrial tractor

First product of Ford's industrial tractor division is this tractor-loader. The new tool—it's larger and heavier than Ford's farm tractors—will be sold through a separate dealer organization, and accessories—like the loader bucket above—will be manufactured in Ford's own plants rather than bought from suppliers.

The new machine has been beefed up to take industrial shock loads. The front axle has been designed for a 7,000 lb capacity. The grille-bumper is fastened directly to the frame to protect the driver, engine, cooling system, lights, etc, from impact. The engine hood is contoured to shed any accidental fallout from the bucket. As much cross-bracing and other hamper as possible has been cleared away to improve visibility for the operator and all controls are powered to reduce driver effort and fatigue. The standard Ford Red Devil gasoline engine has 42.5 drawbar hp (a diesel is also available). The industrial tractor has two versions: model 1821 is standard equipped; model 1841 has power take-off and hydraulic rear equipment linkage.

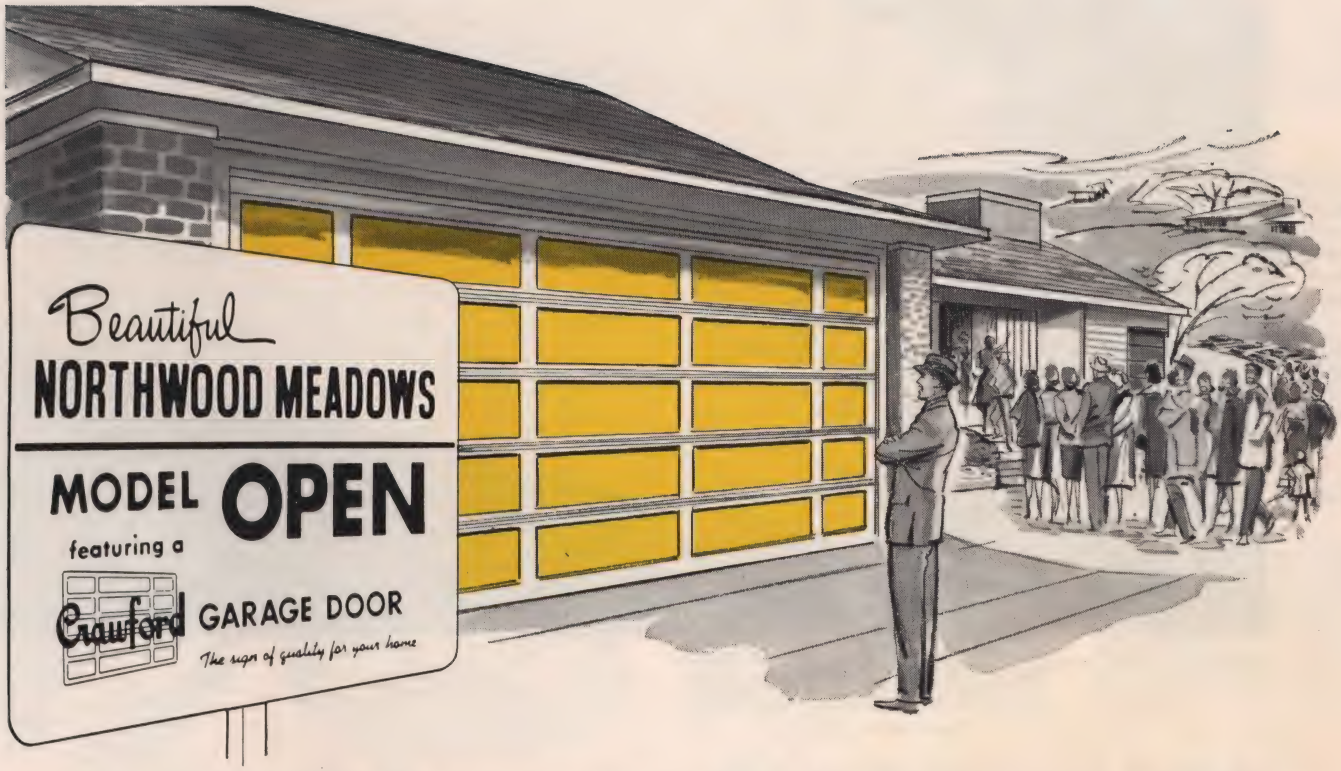
Ford Tractor & Implement Div, Birmingham, Mich.

For details, check No. 12 on coupon, p 226



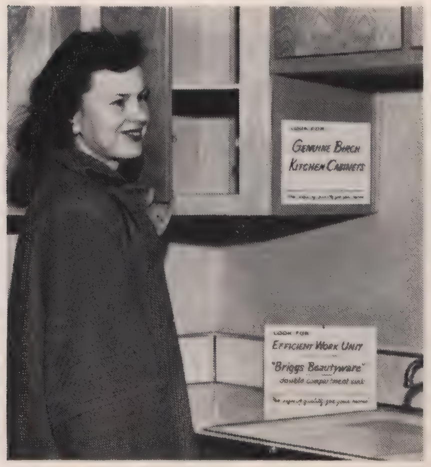
Power steering on new Ford tractor turns full right or left in less than one turn, absorbs kickback when driving over rough ground.

continued on p 204

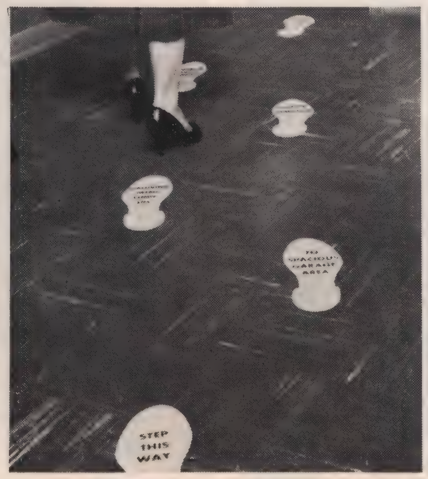


BIG BOOST for Home Sales

CRAWFORD DOORS and Crawford are, in fact, helping to boost sales for home builders everywhere, with a one-two combination that's hard to beat.



First there's Crawford's door . . . and let's face it, in most of today's new homes, the garage door occupies almost a third of the entire frontage. It's true, too, that the front of the house sells *first,* stops the "shoppers". And with the beauty . . . the eye-appeal, buy-appeal . . . of a Crawford door to complement and enhance the architecture of the homes you build, *you stop them!*

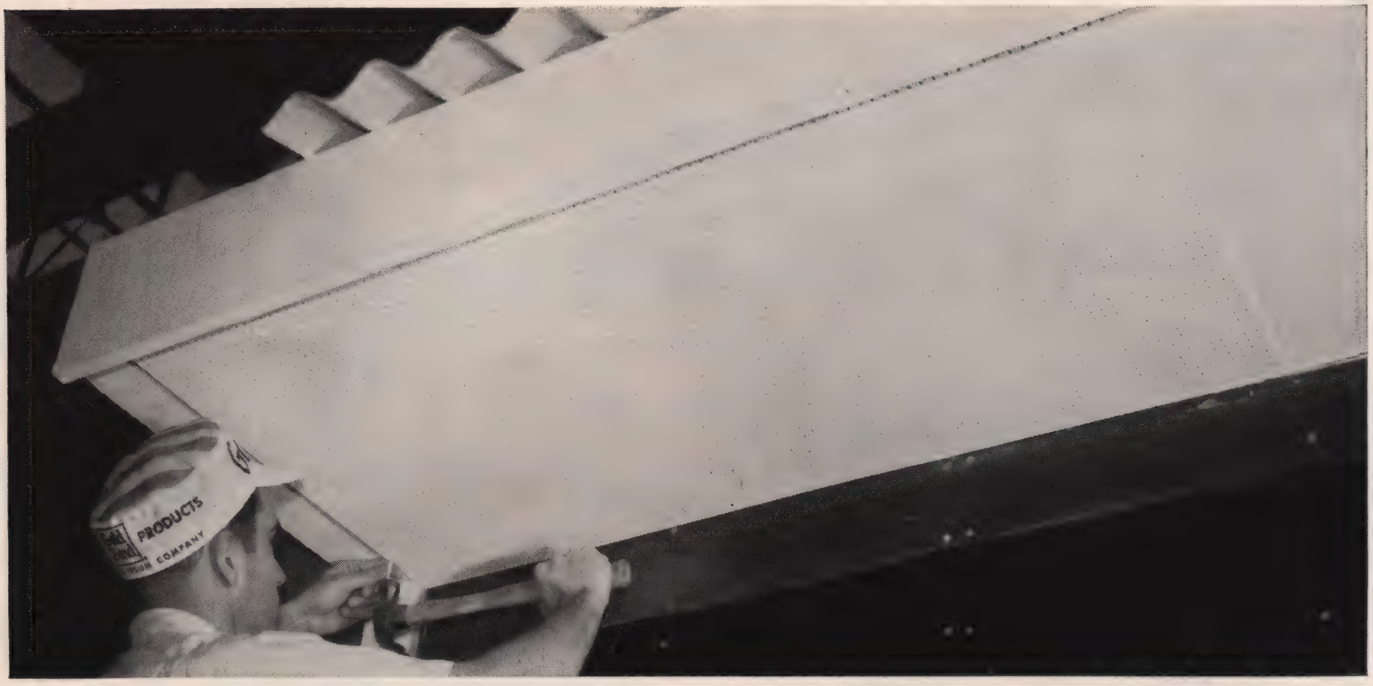


Second, as the perfect follow through, there's Crawford's "hard sell" promotional kit. It's loaded with such items as outdoor signs, directional arrows, interior feature signs, news releases and more . . . all designed to help *you* put up more SOLD signs (and they're in the kit, too).

There's more to the story, much more, so why not write for complete details. Write today.

Crawford
GARAGE DOORS

CRAWFORD DOOR COMPANY
215-20263 HOOVER ROAD, DETROIT 5, MICHIGAN
In Canada: Crawford Door Sales Co., Ottawa, Ontario



Perforated soffit—check No. 13 on coupon, p 226

These new products all come from National Gypsum

Acoustiroc—check No. 14 on coupon

Deep-Tex siding—check No. 15 on coupon

Says Board Chairman Melvin H Baker: "We will manufacture almost 20 new products during the second half of 1958. . . . The fruits of two years of research are now available."

Six of these new Gold Bond products are shown on this page. Reading counterclockwise from the top they are:

- Perforated asbestos soffit panels that let air in but keep insects out. Colors: natural gray, primed or finish white.
- Acoustiroc, a fireproof mineral fiber acoustical tile that is strong, lightweight, and low cost. Smooth, striated, or perforated.
- Deep-Tex, acrylic-coated siding with brighter but subtler colors than previous asbestos-cement products. Striated or molded surface.
- Silentex soft-textured acoustical tile made of felted wood fiber, particularly adapted to homebuilding.
- Cove molding premitred and prefinished to match Gold Bond decorator panels.
- New latex wall and floor paints. Flatex is a low-cost vinyl interior paint; Porch and Patio, a floor and deck enamel with latex's easy application and easy clean-up.

Also new from Gold Bond is Silver-Glo garage sheathing (H&H, Sept) and Thermo-flo process plaster, claimed to give unvarying quality and working characteristics. (For details on Thermo-flo, check No. 19 on coupon, p 226.)

National Gypsum, Buffalo

Silentex—check No. 16 on coupon

Cove molding—check No. 17 on coupon

Latex paints—check No. 18 on coupon

continued on p 207

Install the finest...

FARLITE DECORATIVE PLASTICS ease your house selling problems. No other surface offers such crisp, clean, sparkling beauty and durability. Use it for countertops, for walls in bathrooms, playrooms, nurseries, entrance halls, etc. Select from woodgrains, marble, or over a hundred other wonderful patterns and color combinations . . . in sheets, built-up panels, or new 5/32″ Farlbord. Farlite high-pressure laminates clean with a damp cloth . . . resist scratches, stains, heat, fruit acids.

FARLITE®

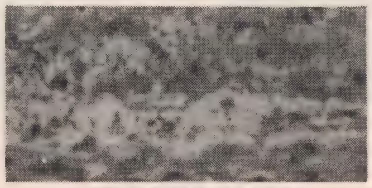
the very best in . . .
HIGH PRESSURE PLASTIC LAMINATES

FOR KITCHEN COUNTERTOPS

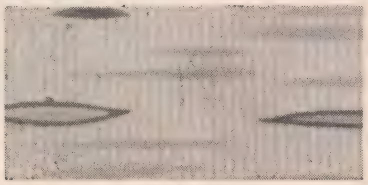
Crisp, clean, glass-smooth Farlite resists stains, heat, fading . . . stays beautiful and carefree without attention for years!

FOR WALL SURFACING

Lasting beauty that never needs refinishing . . . and there's a pattern and color just right to suit any decorating theme!



TRAVERTINE MARBLE



TRANQUIL

Write **today for the latest details on using Farlite in your building plans!**

PLASTICS DIVISION
FARLEY & LOETSCHER MFG. CO.
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now an aluminum window

DESIGNED FOR AIR-CONDITIONED HOMES

PROVEN 66% BETTER THAN RECOGNIZED AIR INFILTRATION STANDARDS

To gain real savings in air conditioning and heating operations you want to use a truly weather-tight window. All Watson windows feature thick wool pile weather-stripping, vinyl glazing and rugged aluminum design which make them 66% better than recognized standards as proven by actual air infiltration tests by a Texas College. Precision engineered of troublefree aluminum . . . adapted to brick, frame or masonry construction . . . come glazed and ready to install—Watson windows, in a variety of styles and sizes, are guaranteed 5 years. See SWEETS or write today for complete catalog!

Watson
RUGGED ALUMINUM

WINDOWS
W. M. PRODUCTS CO.
5425 Blossom, Houston 7, Texas

DIG FAST!

SHAWNEE®

"88" BACKHOE and SPECIAL Heavy Duty LOADER

Economy Priced!

Today's fastest backhoe. Digs 12′ deep, dumps at 9′9″, swings 188°. This hard-working tool reduces costs, requires minimum maintenance — it is versatile and moves easily from location to location. Built by the pioneer of the hydraulic backhoe.

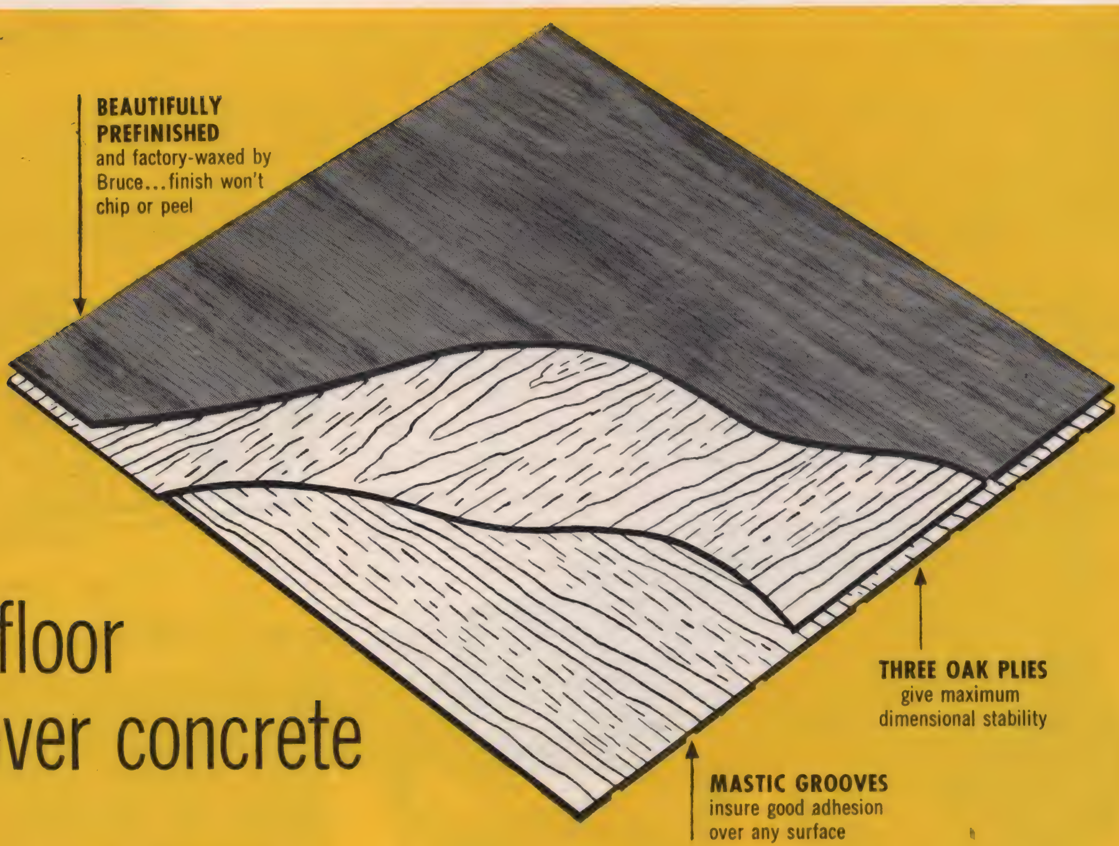
Send for specifications and prices.

Loader Attachments:

Various sizes Utility and Material Buckets, Snow Bucket, Angle Dozer Blade, Bulldozer Blade, Crane Hook, Fork Lift, Manure Fork and Street Broom.

Serving in many industries all over the world.
SHAWNEE MANUFACTURING CO., INC.
1947AZ N. Topeka Ave. • Topeka, Kansas

Ideal floor over concrete


BEAUTIFULLY PREFINISHED and factory-waxed by Bruce...finish won't chip or peel
THREE OAK PLIES give maximum dimensional stability
MASTIC GROOVES insure good adhesion over any surface

New Bruce Laminated Oak Block

Modern, inexpensive floor lays like tile over concrete subfloors

- Cross-laminated under heat and pressure with waterproof glue
- No surface dampproofing necessary when laid on slabs on grade constructed to FHA or VA specifications
- No expansion space necessary
- Lower in cost than most types of synthetic flooring materials
- Easily applied on wood or concrete subfloors in Bruce Everbond Cold-Stik mastic (no heating required)
- Ideal for private residential and commercial construction
- Smart, modern parquet pattern
- Manufactured in 9″ x 9″ squares, ½″ thick
- Carton-packed for protection and easy handling and storage

Bruce Laminated Oak Block

...designed for modern construction

E. L. BRUCE CO., Memphis, Tenn. BRUCE *World's largest maker of hardwood floors*

Find out about this low-cost oak floor today!

E. L. Bruce Co.
1662 Thomas, Memphis 1, Tenn.

Please send literature on Bruce Laminated Oak Block.

Name____________________________________

Address____________________________________

____

Now—a Fiberglas gutter and drain system

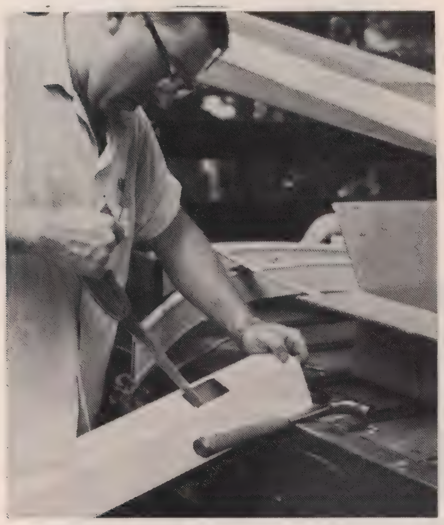
Builders who have used the new Permadrain system, now being sold by Owens-Corning, are quick to praise the quality of the glass-reinforced polyester gutters and downspouts. The new units are lightweight, exceptionally strong, rot-, rust-, dent-, and freeze-proof. The gutters are one-piece—trough, flashing, and nailing lip are integral so no drip edging is necessary to prevent water or ice backing up under the roof. The white finish is permanent: it will never need painting but it can be painted if you want other colors than the stock white. Gutter sections are lightweight and flexible, can be readily nailed in place by one man.

But users are slow to recommend the system to volume builders. At this stage in its development, the original material costs are considerably higher than for usual metal systems. Though the gutters go up fast, cutting and fitting the other elements takes more skill. And the set-up time for the epoxy adhesive used to join the parts is critical. Consensus: it's a fine system for higher-priced or custom houses but not yet ready for low-priced builder houses.

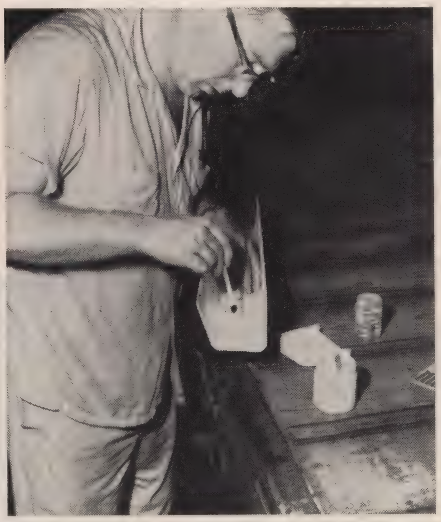
Owens-Corning, New York City.

For details, check No. 20 on coupon, p 226

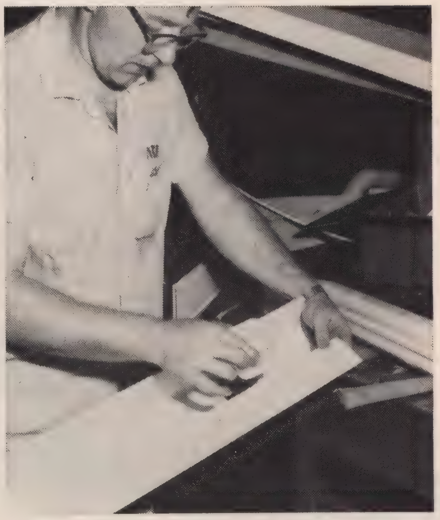
Here's how the system goes together



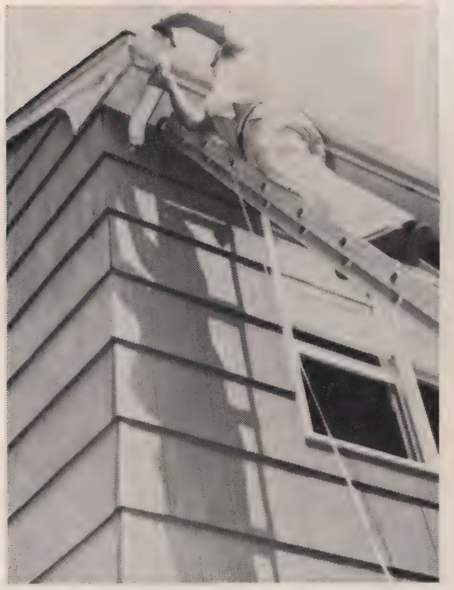
Hole for drop outlet is cut in the plastic gutter with a keyhole saw or tinsnips.



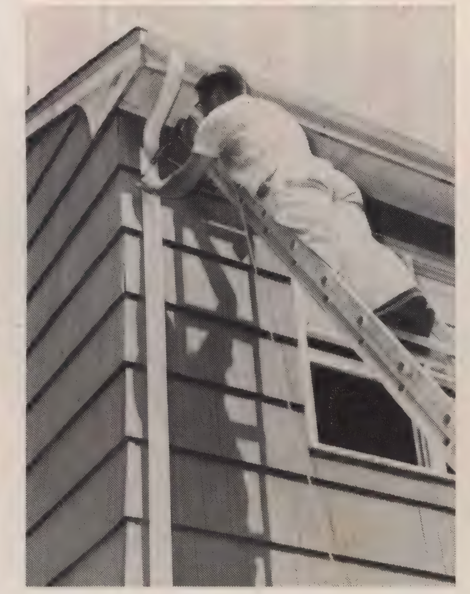
Gutter opening is coated with epoxy resin to make a permanent bond with the drop outlet.



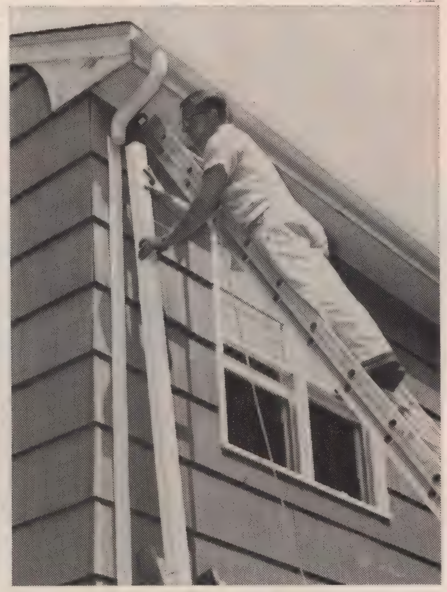
Resin sets up fast but quick set-up calls for fast handling or working with small batches.



Elbow to carry drain water to downspout slips easily on the drop outlet. It is not bonded.



Downspout is in two parts. Here the downspout channel is nailed to the side of the house.



Downspout pipe slips over the end of the elbow then snaps in place in the wall channel.

continued on p 209

NEW AMVIT JOINTED GLAS-GLAZ IS ACID RESISTANT

The interior surface of Amvit Glas-Glaz, the remarkable new glass lined pipe designed for use as both an under-the-house drain and as a house-to-street sewer connection, is of impervious chemically resistant glass.

Acids formed by domestic wastes, hot water in excess of 160°F, from dishwashers and washing machines, and other chemicals have no effect on the pipe. It positively cannot be harmed by sewage.

Like the pipe, the Amvit Joint will resist the ravages of underground service. Made from plasticized resins of polyvinyl chloride, designed on the ball and socket principle, the joint is always in compression preventing root and dirt penetration. Glas-Glaz can't be roughened and pitted by rust. Its glossy, self-scouring surface is proof against heat, moisture, and chemicals.

Glas-Glaz is a plumber's pipe, a product that stands behind your reputation as a quality home builder.

It has everything, costs no more than ordinary pipe, and will outlast the life of the home.

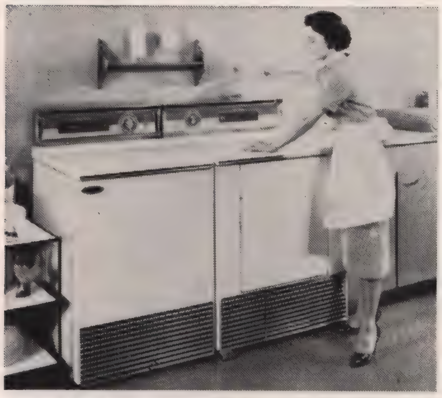
Amvit Glas-Glaz is available *only* from American Vitrified Products Company and their authorized dealers.

Write for this complete folder now.

SINCE 1848

AMERICAN

American Vitrified Products Company
NATIONAL CITY BANK BUILDING
CLEVELAND, OHIO



Frigidaire washers in seven new models cover 30 combinations of wash and rinse speeds and temperatures. Four new dryers are also adapted to wash-and-wear cleaning: the machine measures moisture content, turns itself off when clothes are dry. Frigidaire colors: white, copper, pink, yellow, turquoise, gray.

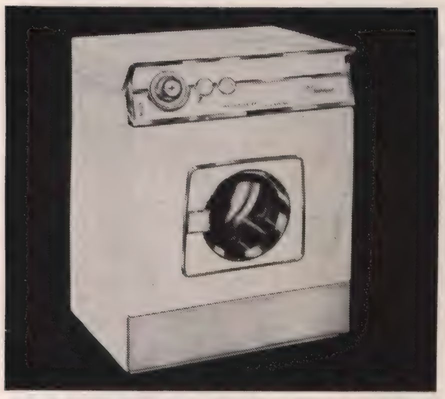
Frigidaire, Dayton.

For details, check No. 21 on coupon, p 226

New Kelvinator laundry makes the most of modern wash-and-wear fabrics and modern cleaning agents. The automatic washers work at two speeds, three wash and two rinse temperatures, dispense detergents and rinsing solutions. The dryers have super fast, wash-and-wear, and fluff-dry cycles. Finish is baked enamel in white, turquoise, pink, or yellow. Line includes five washers, four dryers.

Kelvinator, Detroit.

For details, check No. 22 on coupon, p 226

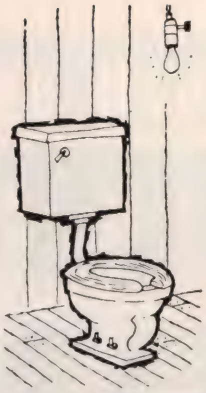


Whirlpool combination washes at four temperatures, rinses at two, drys at five to launder any fabric safely. Built-in water heater assures proper temperature. Only 12 gallons of water are used in wash and rinse cycles for full 10-lb load. Unit may be used separately as washer or dryer.

Whirlpool, St. Joseph, Mich.

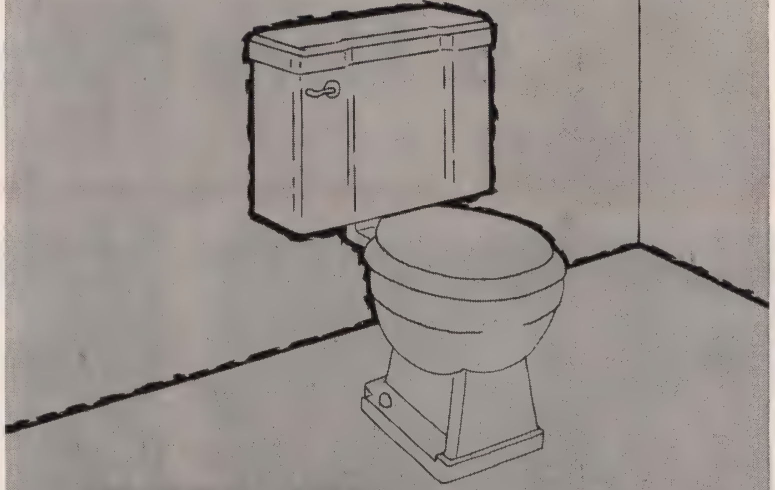
For details, check No. 23 on coupon, p 226

continued on p 212



If you sell only people who want the cheapest, you may sacrifice your profits

If you sell only people who want the fanciest, you may sacrifice your volume



IF YOU SELL

The Mighty Middle

If you sell homes in the most popular price range, you can add to their appeal — *without increasing costs* — with Gerber Plumbing Fixtures.

Gerber specializes in quality fixtures for medium price homes. The Gerber reverse trap closet is a good example of how deluxe features, high quality and smart styling can be combined in low cost plumbing fixtures specially produced for the Mighty Middle.

By specializing in the most-often-specified fixtures, production economies keep all Gerber prices low, without sacrificing quality. You get a better bathroom for less. Choose from a complete line of Gerber vitreous china, steel enamelware, and brass plumbing fixtures. Or you can order complete, "packaged" bathrooms for greater convenience and economy in ordering, specifying, shipping and receiving. Gerber has a complete selection of deluxe or economy outfits, in six modern colors or white. Write for folder 9-B of Gerber Plumbing Fixtures.

SELL

GERBER Plumbing Fixtures

Gerber Plumbing Fixtures Corp., 232 N. Clark St., Chicago 1, Ill.

REPLACEMENT OR REFUND OF MONEY ★ Guaranteed by Good Housekeeping IF NOT AS ADVERTISED THEREIN

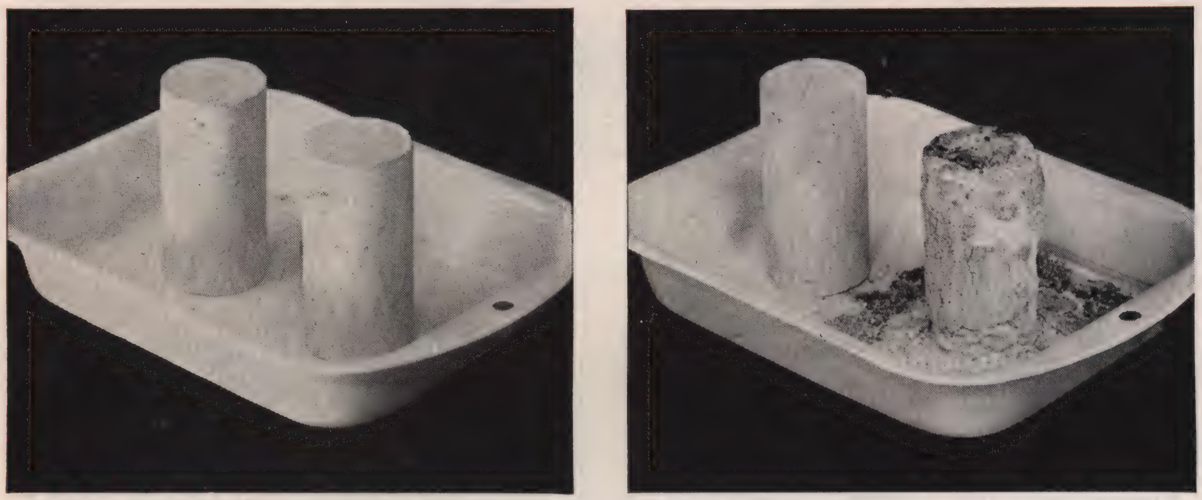
Dependable service from leading jobbers, or delivery direct to your job from any of 5 modern plants:

Kokomo, Ind.; Woodbridge, N. J.; Delphi, Ind.; Gadsden, Ala.; West Delphi, Ind.
Export Division: Gerber International Corp., 500 Green St., Woodbridge, N. J.

FOR FURTHER INFORMATION
SEE OUR CATALOG IN SWEET'S
OR WRITE FOR COPY

BRIXMENT MORTAR

Is More Durable



To compare the durability of Brixment mortar and ordinary cement-and-lime mortar, make a cylinder of each, let them "cure" for a month, then freeze and thaw them for forty or fifty times, with a little water in the pan (the freezing unit of your electric refrigerator will do). See the difference with Brixment mortar!

—AND DURABILITY MEANS PERMANENT STRENGTH AND BEAUTY

For permanent strength and beauty, mortar must be *durable*—must be able to withstand the alternate freezing and thawing to which it is subjected many times each winter.

Brixment mortar *is more durable.* This greater durability is due partly to the strength and soundness of Brixment mortar, and partly to the fact that an air-entraining water-repelling agent is incorporated into Brixment during manufacture. This helps prevent the mortar from becoming saturated — therefore protects it from the destructive action of freezing and thawing.

Walls built with Brixment mortar therefore *retain* their original strength and appearance — even parapet walls and chimneys, where exposure is particularly severe.

LOUISVILLE CEMENT COMPANY, LOUISVILLE 2, KENTUCKY

Cement Manufacturers Since 1830

Broan Range Hood

a beautiful performer in *Your* kitchen

● As a builder you know that your kitchen has to be beautiful and functional to attract the interest of housewives. And you know, too, that performance of appliances must back up the promise of appearance . . . or you have lost the important element of good will that makes home owners boost you to their friends.

If you agree . . . then the plus values of Broan design and Broan engineering are for you. Rounded, contour styling makes these range hoods a highlight of your kitchen, not a box-like eyesore. Every feature you want in lighting, ventilating and push-button panel controls is here. You name it, Broan has it! And beyond this, is Broan's reputation as the best built, greatest performing range hood in the field.*

Write today for illustrated data bulletin and for Broan prices. They're also as good as any you can name.

*If you'd like verification ask Stanley De Young, Chicago electrical contractor. He has installed 237 Broan hood and fan combinations in the past two years, and has never had a service call. That's why he is installing Broan in the 140 homes that are being built by Sherwood Builders at La Grange Park, Illinois.

Broan MANUFACTURING CO., INC.

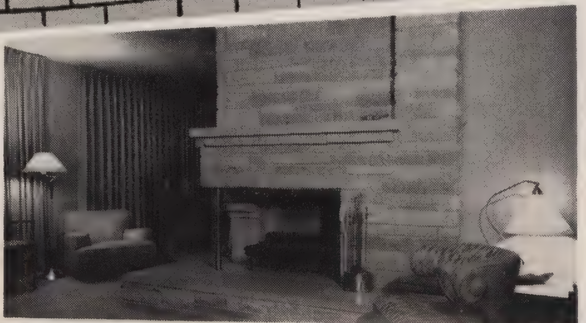
924 W. State St.
Hartford, Wis.
Near Milwaukee

Specialists in Quality Ventilating Equipment for Over 25 Years

---

83% want a fireplace in their new home

Give 'em what they want ...with DONLEY



A recent survey reveals that 83% of prospective new home owners want a fireplace in their home. They want fireplaces that will not smoke . . . fireplaces that burn easily with a minimum of fuss and mess.

This is why for over forty years builders everywhere have specified Donley products for successful fireplaces. Donley offers a complete line of dampers, ash dumps, cleanout doors, lintels and other fireplace equipment.

Use the coupon below to obtain Donley's "Book of Successful Fireplaces". It contains construction hints, diagrams and over 300 illustrations of indoor fireplaces.

THE Donley BROTHERS COMPANY
13981 Miles Avenue, Cleveland 5, Ohio

7842–DB

THE DONLEY BROTHERS COMPANY
13981 Miles Avenue, Cleveland 5, Ohio

Enclosed is 75¢ for your "Book of Successful Fireplaces". Give me name and address of nearest Donley dealer.

Name____________________

Street____________________

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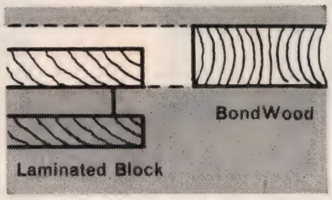
REVOLUTIONARY NEW HARDWOOD PARQUET

Illustrated: Harris Eagle Red Oak BondWood with Walnut divider strips and Eagle Walnut insets.

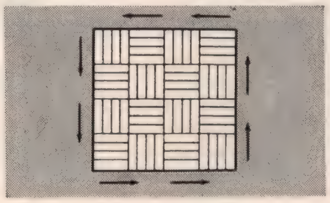
FOR INSTALLATION OVER CONCRETE OR WOOD

Square Joints — no beveled edges • **Different Pattern** — grain direction changes every 4¾" • **Easily Repaired** — individually replaceable slats • **Tighter Fit** — unique construction makes for less contraction and expansion. Truly the newest, most different parquet on the market — revolutionary in concept! Now being installed across America by leading builders. HARRIS BondWood can be the foundation for faster sales for you. Before you buy a parquet, it will pay you to look at BondWood. Write for free color brochure today. See our catalog in Sweets'.

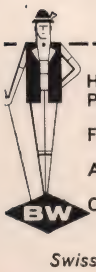
HARRIS
Quality Flooring since 1898
BondWood



**81.8% Thicker—
Refinish More Times**
Can be refinished countless times. A full 5/16" of wearing surface — 81.8% thicker than ½" laminated block, because BondWood has no tongue or groove.



Exclusive Adhesive—More Stable
Exclusive adhesive and unique construction — grain direction changes every 4¾" — makes this the most stable parquet any prospect ever stepped on!



Harris Manufacturing Co., Dept. HH-118, Johnson City, Tennessee
Please send us your free color brochure and actual photograph of Harris BondWood.

Firm Name____________________

Address____________________

City__________ Zone____ State_____ By________

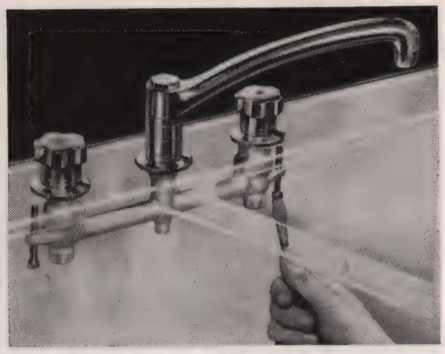
Swiss in origin. Exclusively manufactured in U. S. by Harris Manufacturing Company, Johnson City, Tennessee

New products

New low-priced sink in stainless steel is offered in the new Ekco Standard line, listed at retail prices 16% lower than the deluxe line introduced last year. The sink is made of 20-gauge 18-8 stainless in an over-all satin finish. The new line has the same white acoustical undercoating and comes in the same sizes, shapes, and depths as the deluxe line.

Ekco Products, Chicago.

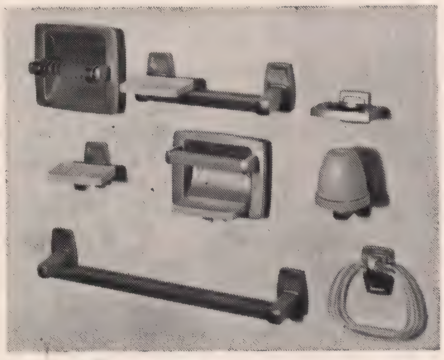
For details, check No. 24 on coupon, p 226



Kohler all-brass fittings are designed for quick and easy installation. Escutcheons on this Edgewater sink fitting are set at the desired level in one operation, then the entire fitting can be tightened with a screwdriver. Besides saving labor, the new method is claimed to cut down fixture damage from slipping tools. Small diameter knobs cut valve washer wear. This fastening method is also used for shelf-back lavatory fittings.

Kohler, Kohler, Wis.

For details, check No. 25 on coupon, p 226



Yale adds bathroom accessories to its hardware lines. The new fittings are triple plated in copper, nickel, and chrome, have plastic soap dishes and toothbrush holders of high-impact polystyrene. Screw holes are elliptical to allow last minute adjustment, slanted to allow clear access. Line includes a full range of recessed or surface mounted accessories. Recessed accessories may be screwed to supports or set in cement. Special fittings are available for installing surface-mounted units in cement, or recessed units where blocking would otherwise be required.

Yale & Towne, White Plains, NY.

For details, check No. 26 on coupon, p 226

continued on p 214

IT'S WHAT IS BEHIND THE DOOR THAT COUNTS . . .

and behind every door made by Simpson stands the protection of over half a century of superb craftsmanship, a production record of nearly 50 million of the finest doors used by the builders of America.

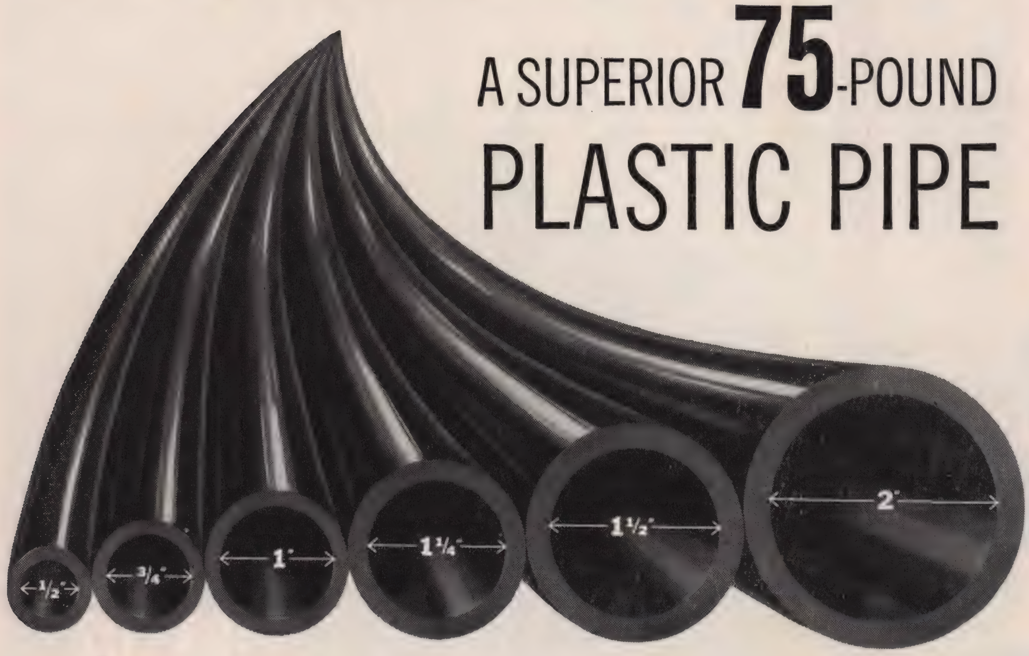
RELY ON **Simpson**®

A complete line of doors including Solid Core Flush and Hollow Core Flush, Entrance, Panel, Screen, Sash, French, Louver, Jalousie and Garage.

FOR INFORMATION CALL OR WRITE: ROOM 803L, SIMPSON LOGGING CO., **Portland, Ore.,** 2301 North Columbia Blvd., BUtler 9-1112; Branch offices in: **Chicago,** 901 Builder's Bldg., RAndolph 6-1077; **Cleveland,** 904 Hanna Bldg., PRospect 1-7976; **Dallas,** 513 Meadows Bldg., EMerson 8-4611; **Denver,** Box 96 Capitol Hill Station, DUdley 8-4025-6; **Los Angeles,** 3440 Wilshire Blvd., DUnkirk 8-0655; **Memphis,** 212 Plaza Office Bldg., FAirfax 7-7384; **New York,** 500 Fifth Ave., Suite 1402, WIsconsin 7-4094; **Seattle,** 1010 White Bldg., MUtual 2-2828

NEW from
ORANGEBURG

A SUPERIOR 75-POUND
PLASTIC PIPE



No pinholing—It's completely slit-proof!

75-Pound Orangeburg SP Plastic Pipe—like Heavy-Duty Orangeburg SP Plastic Pipe—is made from a superior new-type Polyethylene resin. Its molecular weight—which governs toughness and strength—is at least 30 times higher than other types.

To you, this means performance you can rely on to do the job better. 75-Pound Orangeburg SP is approved for drinking water service by the National Sanitation Foundation. It's ideally suited for well pipe, irrigation lines and other water services.

On your next job use 75-Pound Orangeburg SP and be sure. If your wholesaler does not have it in stock, a shipment can be made within one day.

Only 75-Pound and Heavy-Duty Orangeburg SP Plastic Pipe give you the advantages of this new slit-proof, pinhole-proof, high-molecular-weight resin. Backed by Orangeburg, a great name in pipe for over 65 years.

APPROVED FOR DRINKING WATER SERVICE BY NATIONAL SANITATION FOUNDATION

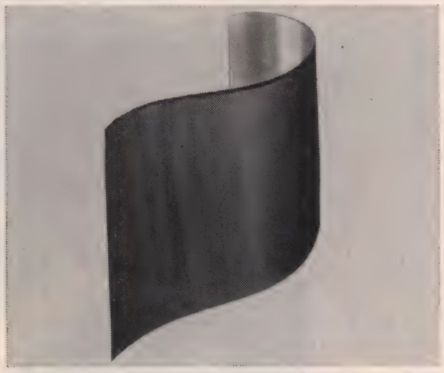
ORANGEBURG®
SP Plastic Pipe

Orangeburg SP Plastic Pipe is spirally wrapped in heavy kraft paper for convenient handling, clearly labeled and provided with a convenient rip cord for easy removal of wrapping. Sizes from ½" to 2" in standard coil lengths.

ORANGEBURG MANUFACTURING CO., INC., Orangeburg, N.Y. ... Newark, Calif.

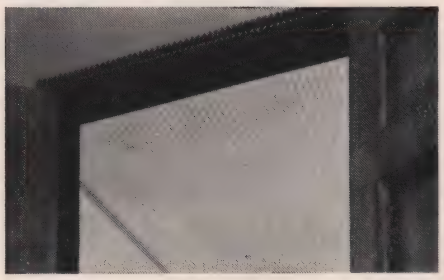
Polyethylene tub door made by Showerfold retails at $22.95 to $49.95 in a complete range of sizes to fit all standard tub and shower openings. Translucent door is flexible, folds back to allow 80% opening. Aluminum framing comes in natural or anodized black and gold; plastic panels come in several colors.

Showerfold Door, Detroit.
For details, check No. 27 on coupon, p 226



Wood veneer wall covering called Furnaflex is available in oak, birch, mahogany, walnut, cherry, or maple in dull, satin, or glossy finish. Natural wood is backed with vinyl plastic and aluminum foil, is resistant to heat, moisture, mildew, acids, alkalis, oils, etc. Flexible 4′ x 8′ sheets .025″ thick are applied like wallpaper, fit flat or curved surfaces.

Wilcox-Woolford, Spring City, Pa.
For details, check No. 28 on coupon, p 226



Luminous ceiling floats on special hangers that eliminate usual grid system. Circular louvers pass 80% of light, a high value for luminous diffusers. Ceiling also functions as an acoustical material and can serve to hide heating, cooling, or sprinkling systems. Standard panel is 24″ x 25″ to fit a 24″ module in both directions. Standard finish is white but other sizes and other colors are available on special order. Savings in installation are claimed to make the system competitive.

Integrated Ceilings Inc, Los Angeles.
For details, check No. 29 on coupon, p 226

continued on p 216

IT'S WHAT IS BEHIND THE DOOR THAT COUNTS

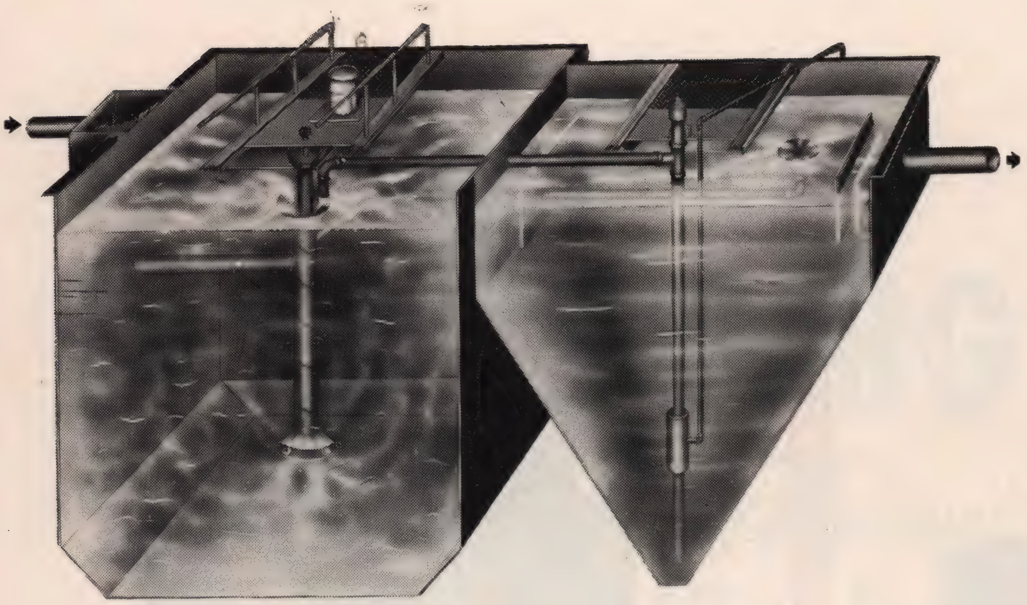
and behind every Simpson Door stands the protection of over half a century of superb craftsmanship, a production record of over 50 million of the finest doors used by the builders of America.

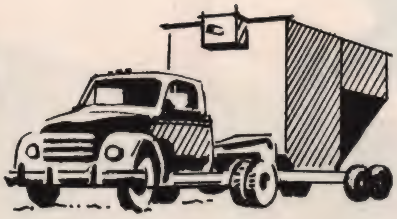
RELY ON Simpson

A complete line of doors including Solid Core Flush and Hollow Core Flush, Entrance, Panel, Screen, Sash, French, Louver, Jalousie, Bifold and Garage.

FOR INFORMATION AND CATALOGS CALL OR WRITE: Simpson Logging Company, Sales Office Plywood & Door Products, Room 803L, 2301 N. Columbia Blvd., Portland 17, Oregon, BUtler 9-1112; Regional Offices New York • Cleveland • Chicago • Denver • Minneapolis • Memphis • Dallas • Los Angeles • Portland • Seattle.

PD-813





YEOMANS

PREFABRICATED SEWAGE TREATMENT PLANTS

shipped as a complete plant ...ready to place in your excavation!

ECONOMICAL SEWAGE TREATMENT FOR:

Schools
Hospitals
Subdivisions
Drive-in Theatres
Motels
Resorts
Restaurants
Trailer Courts
Factories

Make a simple excavation . . . pour a concrete slab. That's all you need do to install this complete treatment plant. And, because these Yeomans plants are standardized, your sewage treatment dollar goes farther. Fast delivery and quick start-up of the plants keep construction schedules flexible, too.

Yeomans "package" plants are built around the well-known Cavitator® which treats sewage by the high-efficiency Aerobic Digestion process. The effluent (discharge) is odorless and clear. There are no blowers, compressors, nozzles, or diffusion tubes to be maintained. Standard systems are supplied in capacities from 2000 to 7500 gallons per day. A factory-trained engineer is available to supervise installation, train operators, and test performance.

Your investment is safe in a Yeomans sewage treatment plant. Each one incorporates 60 years' experience in handling sewage. Each is fully approved by health and building authorities. Why not write for details now.

T-5082

Send for Bulletin No. 101 on Prefabricated Sewage Treatment Plants

YEOMANS

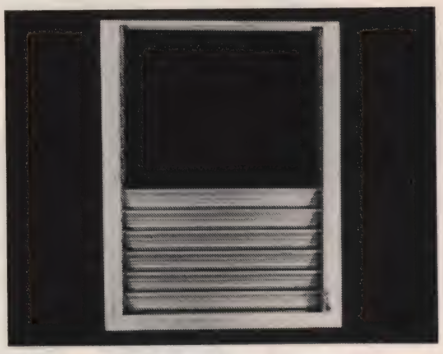
YEOMANS PUMPS · GIVE YEOMAN SERVICE

2003-8 North Ruby Street • Melrose Park, Illinois

YOUR MOST COMPLETE LINE OF SEWAGE TREATMENT EQUIPMENT

Weathertight glass doors are assured by a new sill design in the latest models from Arcadia. New interlocker and outside "slider" are claimed to guarantee protection from water; wool pile or neoprene weather-stripping keeps out wind. New doors also have automatic latches, silent nylon tracks and rollers, Fiberglas screens mounted inside where they stay clean and protect the glass from breakage. Series 102 is for single glazing, 104 for double glazing.

Arcadia Metal Prods, Fullerton, Calif.
For details, check No. 30 on coupon, p 226

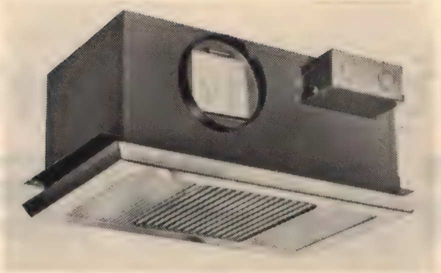


Aluminum jalousie louvers, interchangeable with regular glass louvers, are now available to fit Ualco jalousie windows. The new louvers are designed for hot-climate use where it is necessary to keep out the sun while letting in air. The aluminum louvers slip into standard clips and can, if desired, be combined in one unit with glass louvers.

Southern Sash, Sheffield, Ala.
For details, check No. 31 on coupon, p 226

Plastic house numerals, included in a new type of entrance light, are being used in Clem Mulholland's Palos Gardens development in Chicago. Light operates on low-voltage bell circuit. Base plates are sent to project in bulk to be installed by electrical contractor, face plates are drop-shipped to the individual houses with right numbers plastic welded in place. Six versions range in price from $7.95 to $11.95.

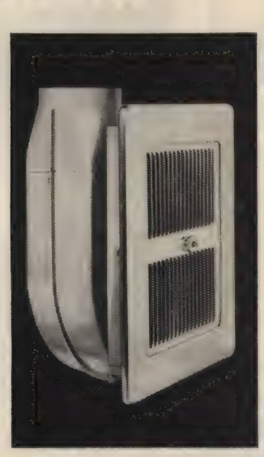
Calumet Plastics, Chicago.
For details, check No. 32 on coupon, p 226



New ventilator light from Fasco is aimed at the builder market. Unit is prewired, easy to install in 6" rafter space. Rough-in box fits 16" oc joists, inner box plugs into the rough-in box quickly, and grille snaps on. Duct 4" in diameter connects unit to roof jack. The light is supplied by two 60-w bulbs mounted behind milk glass diffusers. The fan is made of glass rods and is designed so air flows freely.

Fasco Industries, Rochester, NY.

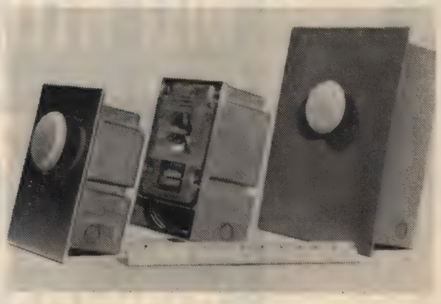
For details, check No. 33 on coupon, p 226



This fan fits 2x4 stud spacing. It's NuTone's model 883, designed for ceiling or wall use in a conventional partition. The slim blower unit is only 3 15/16" thick; the 8 9/16" x 10 7/16" grille fits over a 7¼" x 8⅞" cutout. Unit is vented by a straight 3" round duct through the roof or with a 90° bend through a wall. Operation is controlled by a regular wall toggle switch. List price: $23.95.

NuTone, Cincinnati.

For details, check No. 34 on coupon, p 226

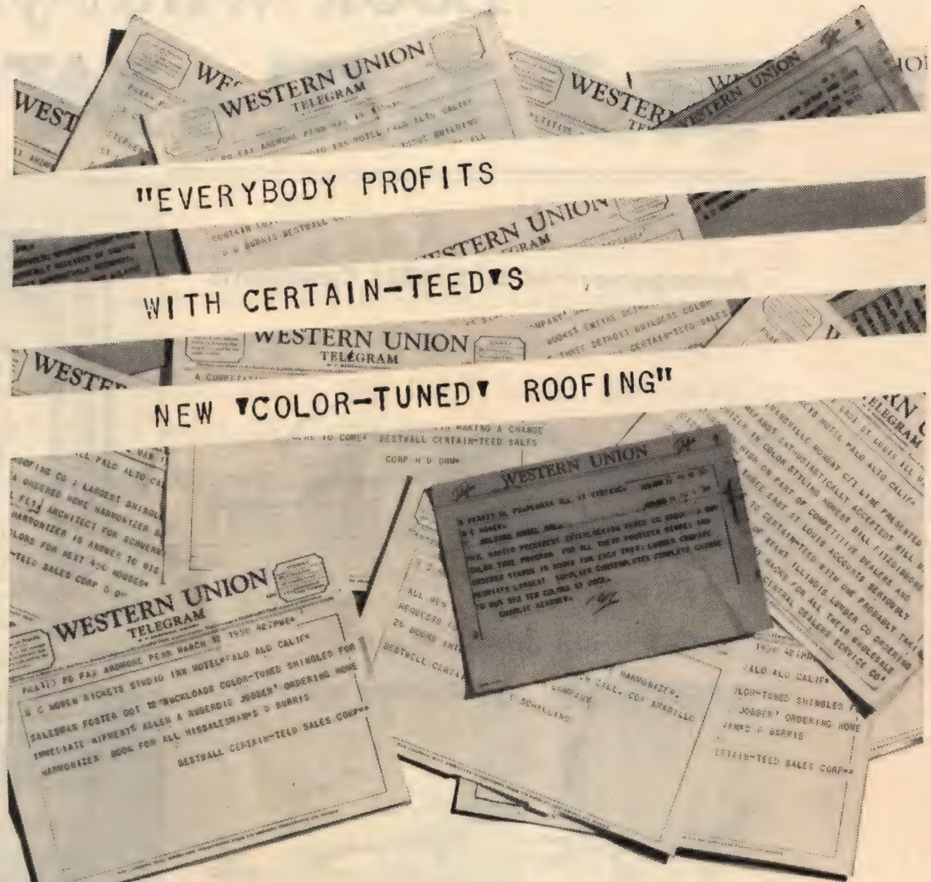


Light control handles 1,800 watts in Luxtrol's latest model. And it does it with a unit that fits a 2x4 stud wall. The new dimmer will control up to thirty 40-watt fluorescent tubes or an equal wattage in incandescents. This model, and new 450-w and 800-w models, has a new faceplate that fits closer to the wall, may be covered with paint or wallpaper. Recommended retail prices: 450-w unit, $33; 800-w unit, $49; 1,800-w unit, $74.50.

Superior Electric Co, Bristol, Conn.

For details, check No. 35 on coupon, p 226

continued on p 220



From every state have come wires, calls and letters reporting the success of the exciting new line of Certain-teed roofing shingles.

The reason is as simple as it is profitable . . . Certain-teed has "Color-Tuned" its entire line, using just 10 colors that satisfy the demands of builders, contractors, distributors, dealers and home owners.

These "Color-Tuned" colors were created after careful research and testing by Beatrice West, noted home coloring stylist. Only Certain-teed has the one line that satisfies national demand.

And to help you style your homes and developments, Certain-teed has available the "Home Harmonizer," a full-color book that allows you to match up colors of roof, siding and trim in an almost unlimited combination and actually see how the finished house will look.

Act now and join the successful swing to new sales and greater customer satisfaction. The coupon below will get you complete information.

Color Service Division, Dept. H
Bestwall Certain-teed Sales Corp.
120 E. Lancaster Ave.
Ardmore, Penna.
I want more information on the NEW "*Color-Tuned*" roofing line and Certain-teed's new "*Color-Tuned*" Home Harmonizer.
Name ....Title ....
Company ....
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City ....Zone ...: State ....

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Products of Certain-teed Products Corp.

"SUPERIOR PRODUCTS THROUGH CREATIVE RESEARCH"

SOLD THROUGH

BESTWALL CERTAIN-TEED SALES CORP.

Ardmore, Pennsylvania
Plants and offices throughout the United States

Look what you can do with

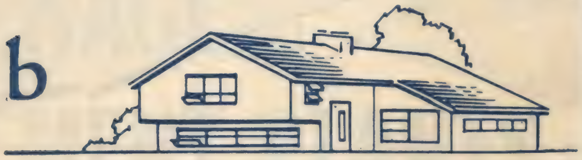
BILT-WELL'S

Arrangement of BILT-WELL Casements

a

Arrangement of BILT-WELL Awning Windows

b



Arrangement of BILT-WELL Double-Hung Windows

c

Combination of BILT-WELL Windows

d

BILT-WELL
CASEMENT WINDOWS

BILT-WELL
AWNING WINDOWS
AWNING
HOPPER
FIXED
PICTURE

BILT-WELL
DOUBLE-HUNG
Super 7
REMOVABLE WINDOWS

The Harmonious Arrangement of

BILT-WELL Engineered Wood Products

Adds to the Appearance and Efficiency of Every Home

one basic house plan and.....

Design Flexibility

Here's an easy, economical solution to the "look alike" problem. Without changing your basic floor plan, you can give the homes you build desired individuality by taking advantage of the design flexibility offered by the BILT-WELL line of Windows, Doors and Cabinets. For Example:

Here is one basic plan shown with four different BILT-WELL Window Arrangements. The A version uses BILT-WELL Casement Windows, B is designed with BILT-WELL Awning Windows, and C uses BILT-WELL Double-Hung Windows and D uses a combination of all three. Different designs of the famous BILT-WELL New Orleans Door provide an extra note of distinction for each version.

Wherever storage areas are desired in the home.

Inside the house, standard BILT-WELL Cabinets are used to create two entirely different kitchens. And the same standard units are combined to supply solutions for a variety of storage problems throughout the home.

The DESIGN FLEXIBILITY inherent in the BILT-WELL line of wood windows, cabinets and doors is the result of a continuing program of product research and development, at BILT-WELL, geared to the advanced thinking of today's leading home designers and builders.

When you specify the complete line of BILT-WELL millwork you provide your homes with products that are unmatched in design, workmanship and operation. Products that have gained broad consumer acceptance through years of proven performance and regular national advertising.

All BILT-WELL Products are precision-machined from the finest woods, pre-fitted (where applicable) and delivered to the job site ready for easy, labor-saving installation.

Build Well with BILT WELL WOOD WORK

THE BILT-WELL LINE: WINDOW UNITS, Double-Hung, Awning, Casement, Basement, Storm and Screen. CABINETS, Kitchen, Multiple-Use, Wardrobe, Storage, Vanity-Lavatory and Vinyl Counter-tops. DOORS, Exterior, Interior, Screen and Combination.

Ask your Building Supply Dealer about BILT-WELL today, or write:

CARR, ADAMS & COLLIER COMPANY
(SINCE 1866)
Dubuque, Iowa

For complete information on BILT-WELL Products see Sweet's Architectural 17c/Car and 24b/Car, or Sweet's Light Construction 5c/Car and 9a/Car.

here is a big **EXTRA** profit you're missing in home sales today

. . . you make it when you sell a ROMAR swimming pool as part of the property package, with homes you are building

. . . or when you sell a ROMAR swimming pool to owners of homes you have built

QUALITY-CONSTRUCTED residential swimming pools have gone far beyond the fad stage. Discriminating home owners can be sold pools in the $2000-$4000 class (builder cost $1100-$2400) as a valid addition to their property resale values . . . as well as a "vacations at home" feature.

EVERYONE PROFITS when a ROMAR POOL is sold as part of the new home's original mortgage deal, or added later as a property improvement. It means only a small monthly-payment extra to the owner. The builder, contractor, architect, lender and realtor all profit.

ROMAR, a pioneer in the manufacture of complete pool packages, has established a policy of franchising community-development-minded builders as dealers and installers. The quality of our equipment . . . all sold under a single warranty and responsibility . . . and our business record . . . will stand close scrutiny.

USE your salesmen, crews and equipment in their spare time, the year around, to sell and install ROMAR POOLS. You make a handsome profit on each sale . . . you add a new, immediately profitable department to your business without one dollar of investment . . . re-sell old customers and create new customers galore.

WRITE ROMAR

Write, wire or telephone for details of our Builder Franchise, and a complete kit of literature on Romar Pools.

Romar Filter Corporation

Swimming Pool Equipment Division

120 W. MELVINA STREET • MILWAUKEE 12

EDgewood 2-9070

New products

New reflective insulation from Alfol gives greater wind resistance, is designed for use under open-eave roofs. Each blanket has a box structure that gives full edge-to-edge coverage so the inner reflective and moisture-barrier surface reaches from joist to joist. Exposed surfaces are reinforced to give extra support in handling. Type 44F has four reflective air spaces, three foil sheets. Type 44 has an innermost surface of aluminum pigmented kraft paper. Types 22F and 22 are three-air-space forms. All come to fit 12", 16", 20", or 24" stud or joist spacing.

Reflectal Corp, Chicago.

For details, check No. 36 on coupon, p 226

Adhesive for polyethylene, Bondmaster Z377, takes hold fast to give permanent moisture control on concrete, wood, or any porous building surface. The new material is a trowelable synthetic rubber with a tack life of two hours—an entire foundation can be coated at once so the polyethylene can be applied in a continuous sheet with resulting savings in time and labor. Adhesive should be applied at least 18" from the top and bottom of the wall; the rest can be spot tacked to save adhesive.

Rubber & Asbestos Corp, Bloomfield, NJ.

For details, check No. 37 on coupon, p 226

Fiberglas roofing felt called Perma-Ply is made of a porous mat of glass fibers loaded with 6 lb per square of asphalt. Three plies of Fiberglas roofing are claimed to equal four plies of ordinary felt. Glass fibers cannot wick up oils from the asphalt and cannot cause blisters, makers claim. Fiberglas felts are both lighter and stronger than paper felts and will bond roofs for up to 20 years. Standard rolls are 26" wide, 180" long, weigh 42 lb per roll. /END

Owens-Corning, Toledo.

For details, check No. 38 on coupon, p 226

specify...Cabot's

inside . . .

House in San Diego.
Architect: Mosher & Drew, La Jolla, Calif.
Finished with Cabot's Stain Wax

outside . . .

House in Carmel, Calif.
Designer: Gordon Drake, San Francisco
Stained with Cabot's Creosote Stain

. . . enhance natural beauty of redwood

Cabot's Stain Finishes maintain the rich coloring of redwood . . . accent the lovely natural texture and grain . . . provide any desired effect. So, to beautify, preserve, maintain or restore redwood . . . specify

Cabot's Finishes for REDWOOD

They are so easy to apply . . . economical, too.

For exteriors:
California Redwood Stain (#325)
Sequoia Red Stain (RH #25)
Mariposa Redwood Stain (RH #80)
Redwood Gloss Finish (#880)
Creosote Stains, Ranch House Hues

For interior:
Stain Wax, Interior Stains

Quality products from Cabot Laboratories
. . . manufacturing chemists since 1877

Samuel Cabot

SAMUEL CABOT INC.
1130 Oliver Building, Boston 9, Mass.

Please send your "Redwood Staining" Folder

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WHERE THERE'S BUSINESS ACTION THERE'S A BUSINESSPAPER

In any kind of racing—man, beast, or automotive—the "inside track" is the favored position.

Same holds true in the business race. But here the "inside track" means having more information—sounder information, more complete information, more timely information.

The astute businessman—the man on top and the man on the way up—gets that information from the businesspaper he subscribes to in his particular field. He reads for profit, not for pleasure. He searches for facts he needs to make decisions. For fresh ideas. For new methods. For new products he can put to work. He reads, in short, to get the "inside track" against competition.

And he finds much of what he wants and needs in the advertisements in his businesspaper. So, logically, he reads the advertising with the same scrutinizing care he devotes to the editorial pages.

Take a tip from the man on the move who wants to keep his job and his business *moving*—on the "inside track." Subscribe to your businesspaper. Read every issue. Carefully. Thoroughly. Searchingly.

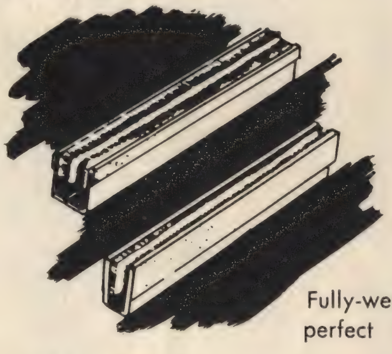
House & Home

BUSINESS PAPER ABP LEADERSHIP

View outdoor beauty

IN COMFORT

Satisfied users everywhere say that Slide-View sliding glass doors are perfectly weathersealed against rain, snow, wind, dirt. This 100% weatherstripping is achieved on all four sides with continuous wool pile. Another reason why Slide-View leads in quality and performance!



Fully-weatherstripped units assure perfect climate control and ventilation.

Our 10th Year fabricating sliding glass doors exclusively.

Slide-View

Write for brochure and prices

DOOR AND WINDOW CO.
P.O. Box 409, El Monte, California
"BRINGS THE OUTSIDE INSIDE"

VIKON METAL TILES

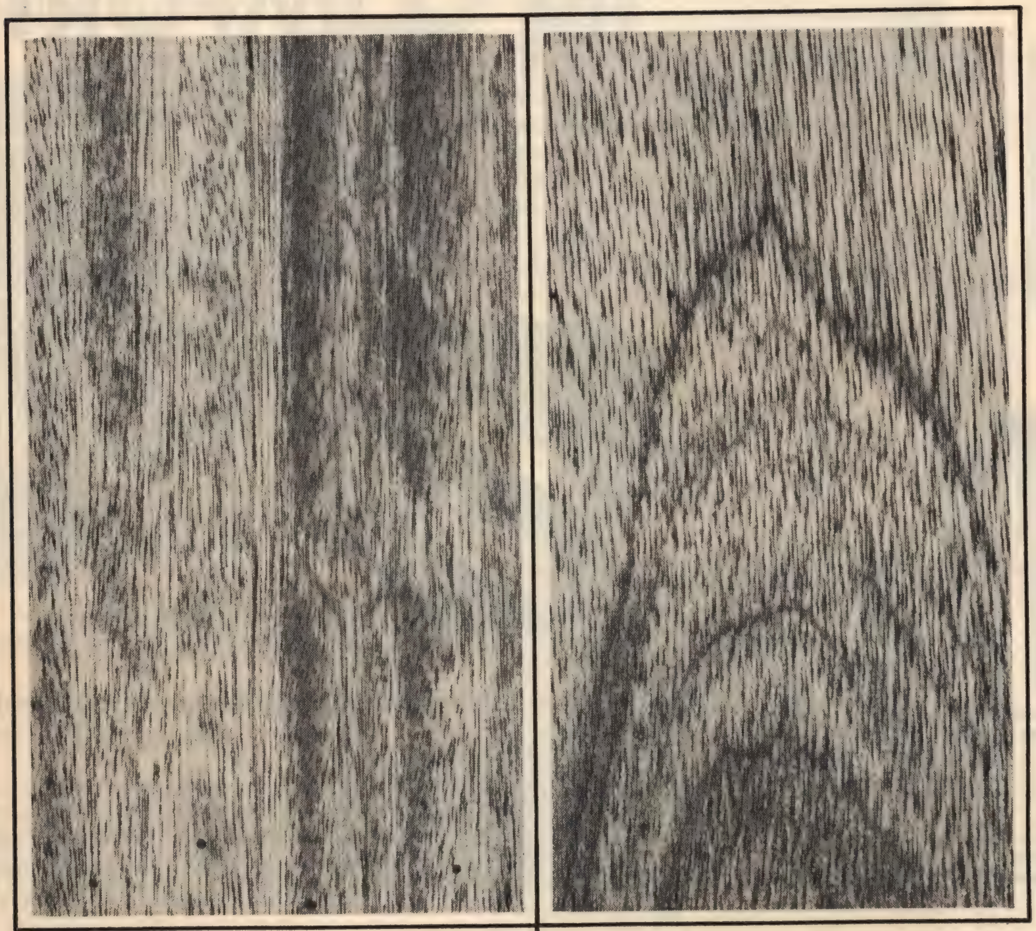
Vikon offers profit and customer satisfaction with metal wall tiles in 6 durable types. They are easy and economical to install and available in many colors and sizes. Their *outstanding beauty* will last indefinitely.

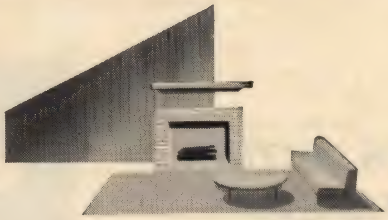
WRITE TODAY for our complete catalogue. Dealer inquiries are invited.

VIKON TILE CORPORATION
Washington, N. J.

PORCELAIN ON ALUMINUM • ENAMELED CHROMATIZED STEEL
ENAMELED ALUMINUM • STAINLESS STEEL
COPPER • BRASS

Only solid lumber like ILCO® Philippine Mahogany has so *many* rich grain patterns





No other decorative feature speaks so eloquently to today's home buyers as paneling. And only paneling of solid lumber—like beautiful Ilco Philippine Mahogany—has so many rich grain patterns. By its very nature, wood in no other form can offer this handsome variety of pattern.

Ilco Philippine Mahogany combines beautifully with stone or brick and papered or painted walls. And though there is an attractive basic unity of texture and tone, each piece of Ilco is unique as far as grain pattern is concerned, reflecting different aspects of growth characteristics, grain angles, light and shadow. What's more, because the various grain patterns complement each other so perfectly, every order of Ilco Philippine Mahogany includes all of them.

Whether you specify it throughout a house, as paneling for one room, or as a striking design accent on, say, a fireplace wall, you can do so with complete assurance, for Ilco Philippine Mahogany has great eye appeal and great "buy appeal."

PANELING • SIDING • MOLDINGS • FLOORING • TRIM • ROUGH AND SURFACED LUMBER
ALL SOLID LUMBER—NOT PLYWOOD OR VENEER

INSULAR LUMBER SALES CORPORATION
1405 Locust Street, Philadelphia 2, Pa.

Publications

How to use latex paints

Dow Chemical, a major latex producer, has put together a 15-minute color film called "To Please a Woman" for free distribution to any audience group and public service TV. The film uses a fantasy in pantomime to tell how paints have evolved from the first attempts to use natural colors. The same technique is used in cartoon illustrations in an 8-page Dow flyer on latex paints.

Dow Chemical Co, Midland, Mich.

For showing, check No. 42 on coupon, p 226

A kit to help style kitchens

A compact 14" x 11" x 2½" cardboard case holds a variety of color and material samples with suggestions for complete color schemes and 10" x 13" boards on which to work out final schemes for your buyers. Sample pads show the four GE colors, 24 wall colors, 16 floor patterns. Material samples include 24 Textolite chips, 15 wallpapers, 12 curtain fabrics.

General Electric, Louisville.

For copy, check No. 43 on coupon, p 226

Insulating pipe with plastic foam

Owens-Corning offers a 4-page brochure to show how you can use flexible tubing insulation in heating, air conditioning, refrigeration, and plumbing lines. The text describes the tubing fully and tables give physical characteristics, recommended thicknesses, sizes, and packaging.

Owens-Corning, Toledo.

For copy, check No. 44 on coupon, p 226

Guide to drapery fabrics

A new booklet from the Georgia Co holds swatches of Saranspun, gives data on the fabric's fire resistance, abrasion resistance and flexibility, dimensional stability, resistance to fading, mildew, insects, and chemicals, cleanability, etc.

Georgia Co, New York City

For copy, check No. 45 on coupon, p 226

Dryer venting kits

A 4-page bulletin from Flex-Vent specifies and prices new flameproof ducting, new aluminum vent hoods, plastic and aluminum window plates, and other installation components.

Flexible Tubing Corp, Guilford, Conn.

For copy, check No. 46 on coupon, p 226

Handy reference tables

Math-O-Matics is a new 225-page book of mathematical tables that gives quick answers to intricate problems in square root, cube root, logarithms, percentages, mark ups, and discounts as well as multiplication and division of large numbers. $5.95.

R/B Crafters, Philadelphia.

For copy, write direct to publisher.

Steel stakes for concrete forms

Eight-page pamphlet tells how to use and apply solid steel stakes for flatwork, footings, column pads, batterboards, bracing, anchoring, tilt-up, slabs, screeding, etc. Also shown spreader bars, braces, stake pullers, joiner plates, etc.

Dee Concrete Products, Chicago.

For copy, check No. 47 on coupon, p 226

Using concrete the year round

You'll find out how to do it in an 8-page booklet issued by the Calcium Chloride Institute. The booklet summarizes the American Concrete Institute's standard recommendations for cold weather concreting, includes sections on accelerators, preparation before concreting, objectives, protection required, etc. Guide specs are included.

Calcium Chloride Inst, Washington, DC.

For copy, check No. 48 on coupon, p 226

How to choose nails

W H Maze Co's catalog shows the wide variety of specialized nails made by the company and tells where and how to use them. Among the products covered are a full line of colored nails, also many types of Stormguard treated (hot-dipped zinc-coated) flooring, roofing, siding, drywall, masonry, and trim nails.

W H Maze Co, Peru, Ill.

For copy, check No. 49 on coupon, p 226

Home heating with Transite duct

J-M has just issued a 12-page brochure on perimeter heating and cooling systems using asbestos-cement pipe. Layouts for radial, loop, and lateral systems; on-the-job pictures of Transite installations; guides to installation, joining, cutting, fitting are all included.

Johns-Manville, New York City.

For copy, check No. 50 on coupon, p 226

A full line of windows and doors

Included in Capitol's catalog are aluminum sliding and picture windows, single-hung windows, awning windows, window walls, and rolling doors. Construction and installation details, sizes, specifications, special features are all given.

Capitol Products, Mechanicsburg, Pa.

For copy, check No. 51 on coupon, p 226

Sliding glass door guide

Slide-View's catalog gives the full size range, specifications, construction details, and installation details of the company's several types of aluminum or steel doors with single or double glazing.

Slide-View Door & Window Co, El Monte, Calif.

For copy, check No. 52 on coupon, p 226

Wall covering color guide

"Select-a-wall" folder contains swatches in four textures and many colors of Masland Duran Clad-On, a vinyl self-adhering wall covering that sticks to any clean flat or curved surface. The material is claimed to be highly resistant to scuffing, fading, and staining, is waterproof and washable.

Masland Duraleather Co, Philadelphia.

For copy, check No. 53 on coupon, p 226

Electrical fittings catalog

Eagle Electric's new 76-page catalog shows over 1,500 wiring devices including many new products — bottom-turn sockets, rotary canopy switches, heavy-duty T-slot plug bases, parallel ground adapters, etc. Also included, Eagle's line of household and shop lamps.

Eagle Electric Mfg, Long Island City.

For copy, check No. 54 on coupon, p 226

continued on p 226

HYDROGUARD®

Thermostatic
TUB-SHOWER
CONTROL

Your
Mark of Distinction
IN CUSTOM BATHS

A single, smartly styled control sets the Hydroguard tub-shower combination apart from all others. Conveniently located at the entrance side of the tub — and so simple to operate — Hydroguard is the symbol of bathing comfort. A twist of the dial brings the desired water temperature . . . never too hot, because of the safety limit . . . always the same, because of the thermostatic control. The Hydroguard bath is completely independent of other running water, hot or cold. It never varies from the "just right", relaxing and safe temperature selected by the bather.

When that selective family asks about bath accessories, make sure you tell them about Hydroguard — the safest choice for custom style and comfort. Get complete details. Fill out and mail coupon.

POWERS
SPECIALISTS IN
THERMOSTATIC CONTROL
SINCE 1891

The Powers Regulator Company
Dept. 1158, Skokie 20, Illinois

I would like specific information about the Hydroguard Thermostatic Tub-Shower Control.

Name____________________

Title____________________

Address____________________

Home Buyers Are Pre-Sold By National Ads

*As a leading builder publication says,
"For the builder, the kitchen sells the home"—
and Hotpoint sells the kitchen for the builder!*

Launching your home selling campaign is this full-color

LIFE

ad in November—

Give your kitchen the Custom Look with these HOTPOINT BUILT-INS

Whether you're building, remodeling or simply replacing—you can choose the ideal Hotpoint cooking appliances for your needs and budget.

From Hotpoint—first name in electric cooking—comes the last word in modern, space-saving "built-ins." Completely automatic and superbly styled, the two 1959 units pictured here give you all the quick, clean convenience of Hotpoint automatic cooking. Here's what we mean:

Hotpoint Bi-Level Oven (Model RLG-702). Two complete ovens—each with its own bake and broil units and *separate* controls. So you can bake or roast while you barbecue or broil.

And what *features:* Eye-level Control Panel, with a complete system of automatic temperature controls, switches, indicator lights . . . Roast-Right Thermometer . . . Rota-Grill Rotisserie . . . Insulated Panorama Window . . . Custom Cooker and Server—which you use as a fully automatic utensil on the Super-Matic unit, or as a casserole in the oven . . . And, best of all, long-life, sheath-type Calrod® Bake and Broil units that distribute heat *uniformly* for even baking and broiling.

Hotpoint 4-Unit Surface Cooking Section (Model RM-702). Fits over any standard 30-inch wood or metal base cabinet. Gives you all the luxury conveniences, all the automatic meal-tending, timing and controls, all the *automatic success* of Hotpoint's finest top-of-the-range cooking features.

Visit your Hotpoint Dealer and see his complete line of 1959 Hotpoint Electric Built-Ins and Ranges.

LIVE BETTER ELECTRICALLY

LOOK FOR THAT HOTPOINT DIFFERENCE

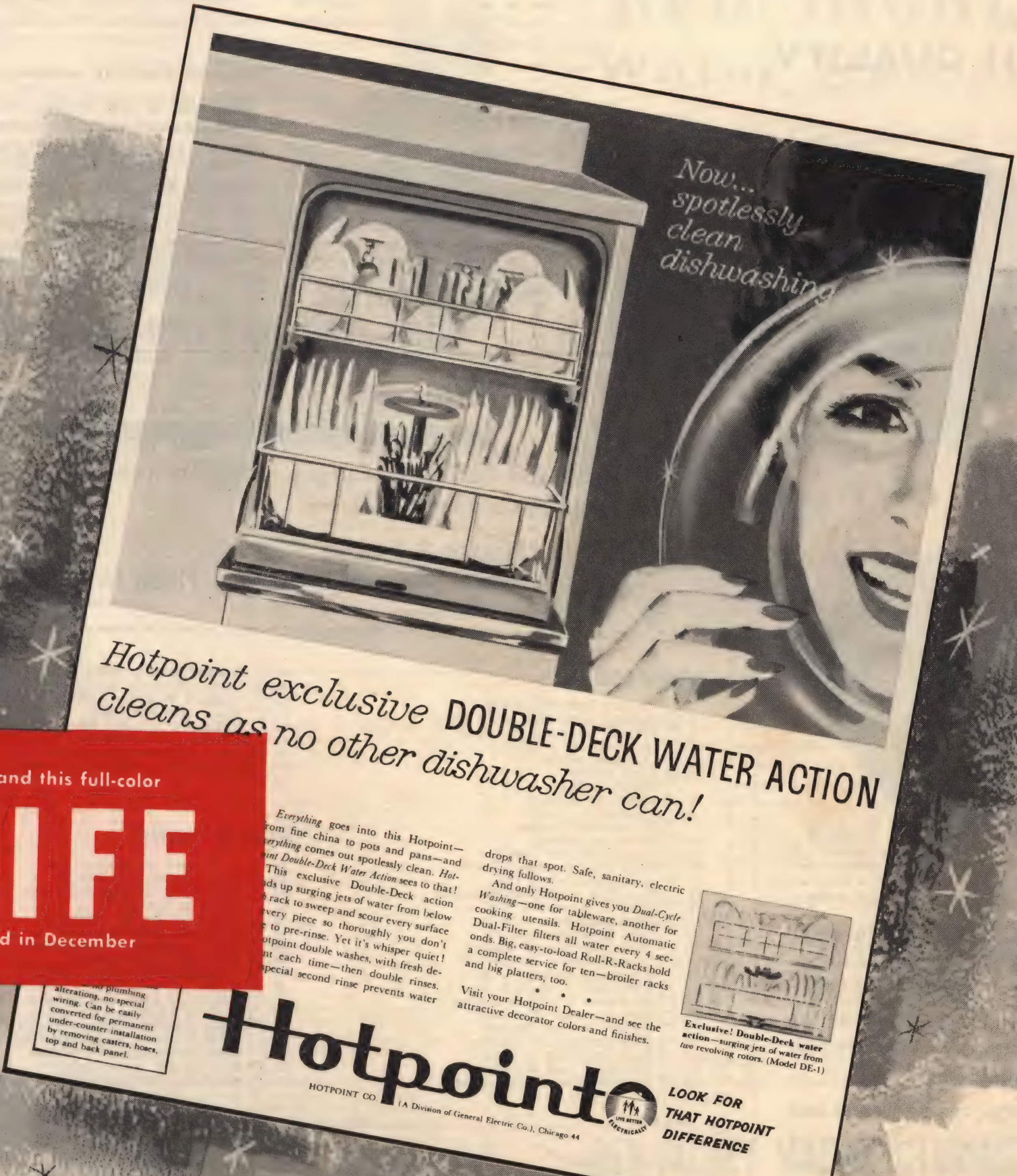
Hotpoint

HOTPOINT CO. (A Division of General Electric Co.), Chicago 44

Hotpoint FIVE MILLION SERIES FIRST WITH 5,000,000 ELECTRIC RANGES

ELECTRIC RANGES · REFRIGERATORS · AUTOMATIC WASHERS · CLOTHES DRYERS · COMBINATION WASHER-DRYERS
CUSTOMLINE · DISHWASHERS · DISPOSALLS® · WATER HEATERS · FOOD FREEZERS · AIR CONDITIONERS · TELEVISION

On Your Hotpoint Kitchens Like These–



Hotpoint exclusive **DOUBLE-DECK WATER ACTION** *cleans as no other dishwasher can!*

Everything goes into this Hotpoint—
rom fine china to pots and pans—and
erything comes out spotlessly clean. *Hot-*
int Double-Deck Water Action sees to that!
This exclusive Double-Deck action
ds up surging jets of water from below
rack to sweep and scour every surface
very piece so thoroughly you don't
to pre-rinse. Yet it's whisper quiet!
otpoint double washes, with fresh de-
nt each time—then double rinses.
pecial second rinse prevents water drops that spot. Safe, sanitary, electric drying follows.

And only Hotpoint gives you *Dual-Cycle Washing*—one for tableware, another for cooking utensils. Hotpoint Automatic Dual-Filter filters all water every 4 seconds. Big, easy-to-load Roll-R-Racks hold a complete service for ten—broiler racks and big platters, too.

* * *

Visit your Hotpoint Dealer—and see the attractive decorator colors and finishes.

alterations, no special
wiring. Can be easily
converted for permanent
under-counter installation
by removing casters, hoses,
top and back panel.

Exclusive! Double-Deck water action—surging jets of water from *two* revolving rotors. (Model DE-1)

Hotpoint

HOTPOINT CO. (A Division of General Electric Co.), Chicago 44

LOOK FOR THAT HOTPOINT DIFFERENCE

—and this full-color

LIFE

ad in December

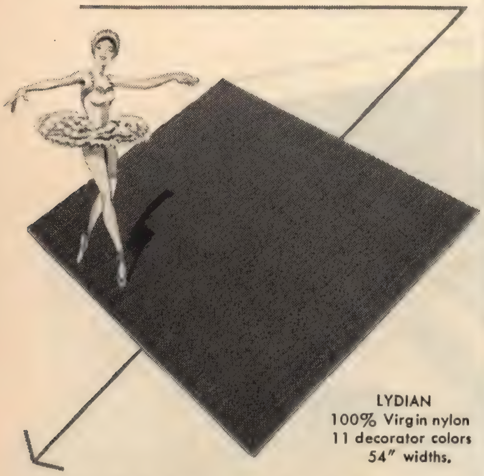
Hotpoint

HOTPOINT CO. *(A Division of General Electric Company)*. CHICAGO 44, ILLINOIS

LUXOR offers the

Perfect Carpet Combination

. . . HIGH QUALITY



LYDIAN
100% Virgin nylon
11 decorator colors
54″ widths.

LOW COST

MAGNOLIA
Deep pile solution-dyed
viscose rayon
4 colors in tweed texture,
12′ widths.

Home Builders, Apartment Managers and Motel Owners all across the country have found that Luxor carpeting meets every requirement for handsome appearance, low cost and long, long wear.

Luxor's high quality weaves and *built-in foam cushion* assures you of more sales and more satisfied customers than any other type of carpeting. Available in a host of colors and textures in virgin wool, 100% virgin nylon or long-wearing economical rayon.

Write for full information today.

Luxor
CARPET COMPANY
313 Boyle Street • Akron 10, Ohio

Publications

Expandable service entries

A 6-page brochure from General Switch Co describes new Plus Panels that add fusible and expandable entrance equipment to residential wiring. Four basic units accept up to eight 30-amp plug-fuse circuits and two 60-amp pull-out switches and can add up to four 30-amp plug-fuse circuits and two 30-amp pull-out switches.

General Switch Co, Brooklyn.

For copy check No. 55 on coupon below

How to form a swimming pool

A new booklet from Gates & Sons gives a lot of basic information on how to build four types of rectangular pools and custom free-form pools, with the emphasis on the Gates forming system. Cost lists for some standard pools included.

Gates & Sons, Inc, Denver.

For copy check No. 56 on coupon below

"Privazoning for Prospects"

This 8-page booklet from American-Standard explains how to use the new privazoning concept of bathroom design to sell more houses. Floor plans show how bathroom areas can be laid out; the text points out the virtues of the system.

American-Standard, New York City.

For copy check No. 57 on coupon below

Kitchen planning envelope

Manitowoc is now sending out the booklet "Kitchen of Tomorrow" in an envelope that has built-in kitchen planning space—a modular chart and freezer-refrigerator template. The 12-page color booklet shows the Manitowoc 2-zone freezer-refrigerator line in various colors and installations, with how-to-install instructions.

Manitowoc Equipment, Manitowoc, Wis.

For copy check No. 58 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home
Room 1021A, 9 Rockefeller Plaza, New York 20, NY.

NEW PRODUCTS

1. ☐ Upson's Dubl-Bilt siding
2. ☐ Carmote mold-free house paint
3. ☐ Schlage oriental-styled locks
4. ☐ International trucks
5. ☐ Chevrolet trucks
6. ☐ Ford trucks
7. ☐ Dodge trucks
8. ☐ Diamond T trucks
9. ☐ Volkswagen trucks
10. ☐ Willys Jeep trucks
11. ☐ Brockway trucks
12. ☐ Ford industrial tractor
13. ☐ Gold Bond perforated soffit
14. ☐ Acoustiroc ceiling tile
15. ☐ Deep-Tex acrylic-coated siding
16. ☐ Silentex acoustical tile
17. ☐ Gold Bond cove molding
18. ☐ Gold Bond latex paints
19. ☐ Thermo-flo process plaster
20. ☐ Owens-Corning Permadrain
21. ☐ Frigidaire washers & dryers
22. ☐ Kelvinator washers & dryers
23. ☐ Whirlpool combined washer-dryer
24. ☐ Ekco stainless steel sink
25. ☐ Kohler all-brass fittings
26. ☐ Yale bathroom accessories
27. ☐ Showerfold tub enclosure
28. ☐ Furnaflex wall covering
29. ☐ Integrated luminous ceiling
30. ☐ Arcadia sliding doors
31. ☐ Ualco aluminum louvers
32. ☐ Calumet Welcome Light
33. ☐ Fasco ventilator-light
34. ☐ NuTone 4″ exhaust fan
35. ☐ Luxtrol 1,800-w control
36. ☐ Alfol windproof insulation
37. ☐ Bondmaster polyethylene adhesive
38. ☐ Owens-Corning Perma-Ply roof felt

PUBLICATIONS

42. ☐ Dow movie on latex paints
43. ☐ GE's kitchen planning kit
44. ☐ Owens-Corning pipe insulation
45. ☐ Guide to Saranspun
46. ☐ Dryer venting kit bulletin
47. ☐ Dee form stake pamphlet
48. ☐ Cold weather concrete booklet
49. ☐ W H Maze nail catalog
50. ☐ Transite heating duct guide
51. ☐ Capitol door & window catalog
52. ☐ Slide-View glass door catalog
53. ☐ Masland Clad-On color guide
54. ☐ Eagle electrical fittings catalog
55. ☐ General Switch expandable entries
56. ☐ Gates swimming-pool booklet
57. ☐ How to sell "privazoning"
58. ☐ Manitowoc Kitchen planner

NAME____

OCCUPATION____________________ TITLE____________________

FIRM____

STREET____

CITY____________________ STATE____________________

IMPORTANT:

House & Home's servicing of this coupon expires Feb, 1959. In addressing direct inquiries please mention **House & Home** *and the issue in which you saw the product or publication.*

I wish to enter a subscription to **House & Home** *for* *1 year, $6* ☐ *2 years, $8* ☐
US and possessions and Canada only

☐ *New* ☐ *Renewal* ____________________
Signature

HIPShow!

3rd Annual

HOME IMPROVEMENT PRODUCTS SHOW

FEB. 4-5-6, 1959 • New York COLISEUM

The National Marketplace for big-ticket home improvement products that make new homes new and old home modern.

GO HIPShow and *see* the merchandise you must have to *sell* America's booming markets in home improvement and modernization. Over 300 booths . . . thousands of new and exciting lines *exclusively devoted* to *your* specific sales *needs.*

HOME IMPROVEMENT PRODUCTS SHOW

331 Madison Avenue • New York 17, N. Y.

REGISTER NOW. *Mail coupon or send list of names with information requested below. Admission badges mailed. No registration fee. Check box if you wish hotel reservation blanks.*

Name__________

Title__________

Firm__________

Address__________

City__________ Zone______ State______

Type of Business__________

Products sold__________

( ) Retail ( ) Manufacturer HH

( ) Supplier

( ) Other__________

☐ Send hotel reservation blanks.

STATEMENT REQUIRED BY THE ACT OF AUGUST 24, 1912, AS AMENDED BY THE ACTS OF MARCH 3, 1933, AND JULY 2, 1946 (Title 39, United States Code, Section 233) showing the ownership, management, and circulation of House & Home published monthly at New York, N. Y., for October 1, 1958.

1. The names and addresses of the publisher, editor, managing editor, and business managers are: Publisher, P. I. Prentice, 9 Rockefeller Plaza, New York, N. Y.; Editor, Henry R. Luce, 9 Rockefeller Plaza, New York, N. Y.; Managing Editor, Robert W. Chasteney, Jr., 9 Rockefeller Plaza, New York, N. Y.; Business Manager, Archibald Peabody, 9 Rockefeller Plaza, New York, N. Y.

2. The owner is: Time Incorporated, Time & Life Building, New York 20, New York; that the names and addresses of stockholders owning or holding one per cent or more of total amount of stock are: Henry P. Davison, c/o J. P. Morgan & Company, P. O. Box 1266, New York, N. Y.; Irving Trust Company, New York City, successor trustee under the will of Briton Hadden for the benefit of Elizabeth Busch Pool, c/o Irving Trust Company, Custodies Department, 1 Wall Street, New York 15, N Y.; Margaret Zerbe Larsen, c/o Time Inc., Time & Life Building, Rockefeller Center, New York 20, N. Y.; Roy E. Larsen, c/o Time Inc., Time & Life Building, Rockefeller Center, New York 20, N. Y.; Henry R. Luce, c/o Time Inc., Time & Life Building, Rockefeller Center, New York 20, N. Y.; The Henry Luce Foundation Inc., 9 Rockefeller Plaza, New York 20, N. Y.; Henry Luce 3rd, c/o Time Inc., Time & Life Building, Rockefeller Center, New York 20, N. Y.; Samuel W. Meek, c/o The National Bank & Trust Company of Fairfield, Trust Department, 240 Greenwich Avenue, Greenwich, Conn.

Stock to the extent of more than one per cent is registered in the names of the following companies, but in each case the company is a nominee for a number of stockholders, no one of whom (other than one or more of the persons listed in the next preceding paragraph) is known to own more than one per cent: Brown Brothers, Harriman & Company, 59 Wall Street, New York 5, N. Y.; J. C. Orr & Company, c/o The New York Trust Company, Income Collection Department, 100 Broadway, New York 15, N. Y.

3. The known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

4. Paragraphs 2 and 3 include, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting; also the statements in the two paragraphs show the affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner.

ARCHIBALD PEABODY,
Business Manager.

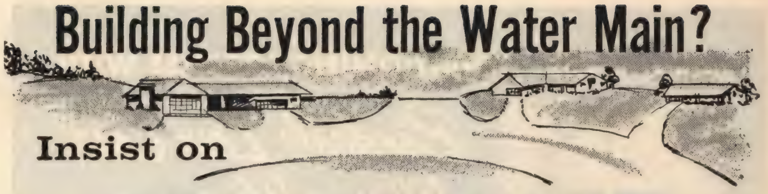
Sworn to and subscribed before me this 17th day of September, 1958.

DOROTHY BUCK
Notary Public, State of New York
No. 24-0477675

(My commission expires March 30, 1959)

[SEAL.]

Building Beyond the Water Main?



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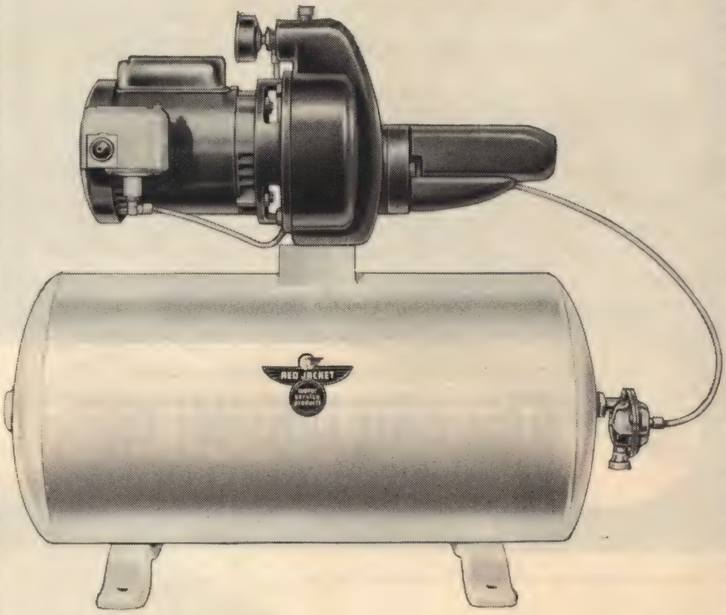
for dependable Capacity and Pressure that gives "City Water Convenience"



An adequate and dependable water supply is essential for the modern plumbing appliances that sell new homes today. If you are building beyond the city water supply, your customers will be more than satisfied with the capacity and pressures of Red Jacket Water Systems. Home buyers everywhere are easily "sold" and stay "sold" on the performance of the economical Red Jacket Jet pump shown above. It is so quiet and dependable that owners hardly know they have a pump in the house.

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Davenport, Iowa

RED JACKET water service products

RED JACKET MANUFACTURING CO., Dept. HH8
Davenport, Iowa

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Please send me complete information about your:

☐ Jet Pumps ☐ Submersible Pumps

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Company__________

Address__________

City__________ State__________

WJ68

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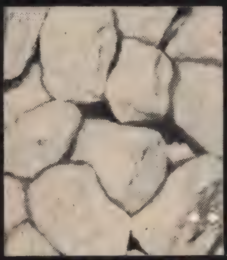
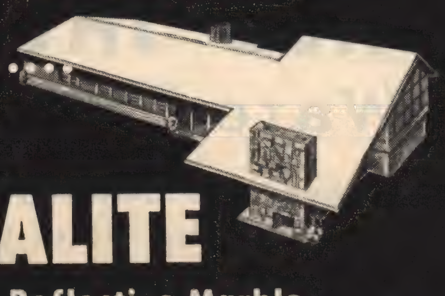
Bondable, Low Cost, Whitest White



Actual Size of Aggregate



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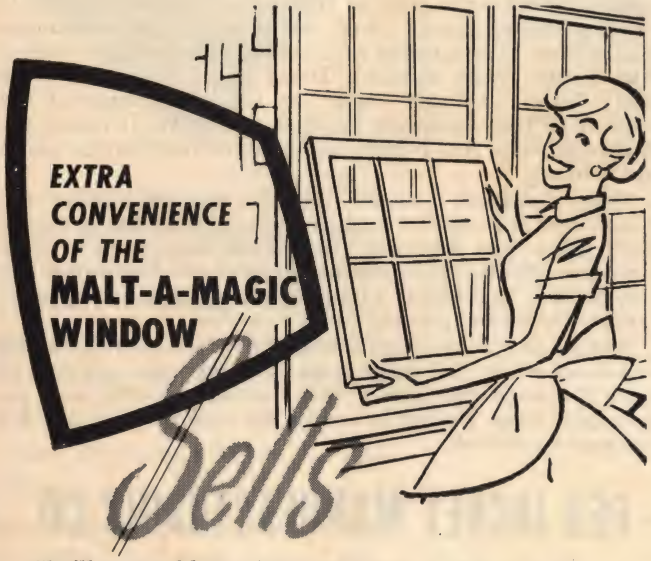

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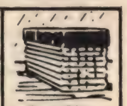
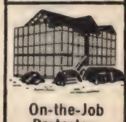


Over Bldg. Matls.

Moisture Vapor Barrier

Bldg. Insulation



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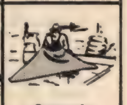

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Warp's COVERALL is the Best Polyethylene Plastic Sheeting Money Can Buy

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- **ACID-PROOF**
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- **STAYS FLEXIBLE AT 60 BELOW ZERO**

Retail →	1¢ Sq. Ft. 2 Gauge (.002 Thick)	2¢ Sq. Ft. 4 Gauge (.004 Thick)	3¢ Sq. Ft. 6 Gauge (.006 Thick)
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Sun-Resistant **BLACK**	3 Ft. Widths	6′ 12′ 14′, 16½′, 20′ 24′, 28′, 32′ & 40 Ft. Widths	4′, 6′, 12′, 14′, 16½′ 20′, 24′, 28′ 32′ & 40 Ft. Widths

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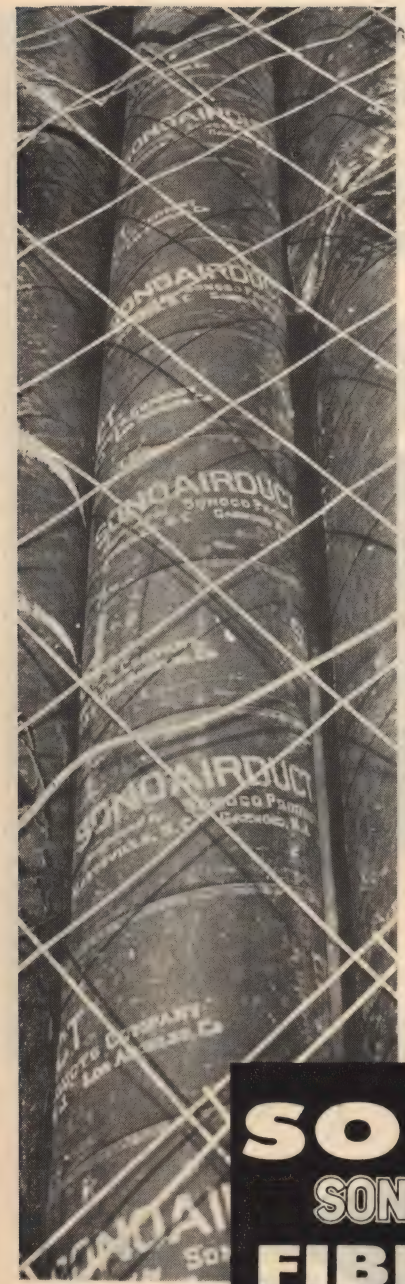

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by cost conscious builders . . .

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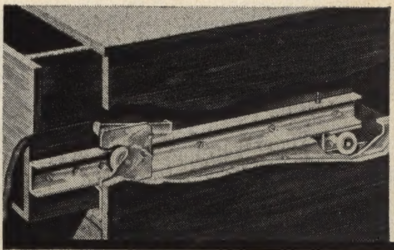
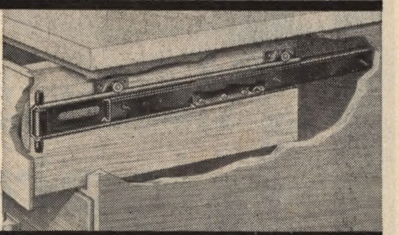
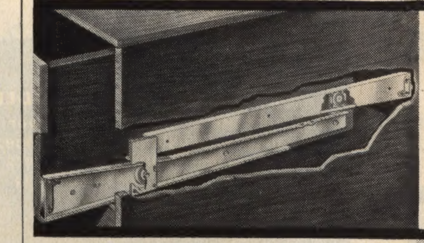
Top quality K-V drawer slides are your answer to home building and remodeling profits. They're well designed, sturdily constructed and guaranteed to keep drawers from sagging or sticking. Each K-V drawer slide is backed up by Knape & Vogt's 60-year reputation for highest quality. Ask your K-V sales representative to tell you the K-V story.



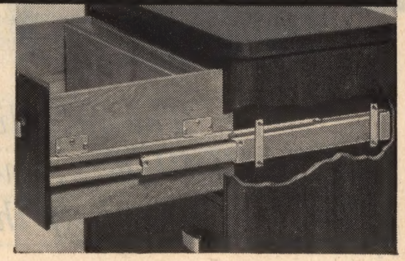
K-V No. 1300 Lightweight Extension Drawer Slide This lightweight ball bearing drawer slide has nylon rollers for noiseless, smooth and effortless operation. It is economical and will carry loads up to 50 lbs. Easy to install; comes complete with do-it-yourself instructions fully illustrated and explained.



K-V No. 1400 Ball Bearing Extension Drawer Slide Provides floating extension for heavy drawers. Positively eliminates sticking, jamming, sag or breakdown even when drawers are heavily loaded and fully extended. Has self-lubricating, frictionless bearings. Sizes: 12″ to 38″.



K-V No. 1600 Self Closing Extension Drawer Slide Closes automatically when the drawer is within six inches of closing. Glides shut easily, noiselessly and smoothly on ball bearing nylon rollers. Drawer easily removed at full extension without removing mounting screws. Complete instructions enclosed with each unit.



K-V No. 1700 Extra Heavy Duty Extension Drawer Slide Glides out to full extension, even under loads of more than 100 lbs. Allows full use of all drawer space. Recommended for heavy-duty drawers, all file cabinets and drawers holding precision electronic equipment such as high fidelity tuners. Frictionless, noiseless, easily installed.

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KV
FIXTURES

KNAPE & VOGT MFG. CO.
Grand Rapids, Michigan

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...for proved appeal that really helps sell homes!

Smart builders have learned that women thoroughly dislike messing with garbage, and that In-Sink-Erator influences their buying decision—far out of proportion to your modest cost. A recent survey of women who own an In-Sink-Erator proves that *seven out of 10* name this disposer their favorite or next-to-favorite appliance!

Why is In-Sink-Erator so popular with women? Because it's the only disposer with patented automatic reversing action; because it's super-quiet; because it cuts kitchen clean-up time in half—completely eliminates a woman's garbage problem!

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The industry's most complete line of quality disposers

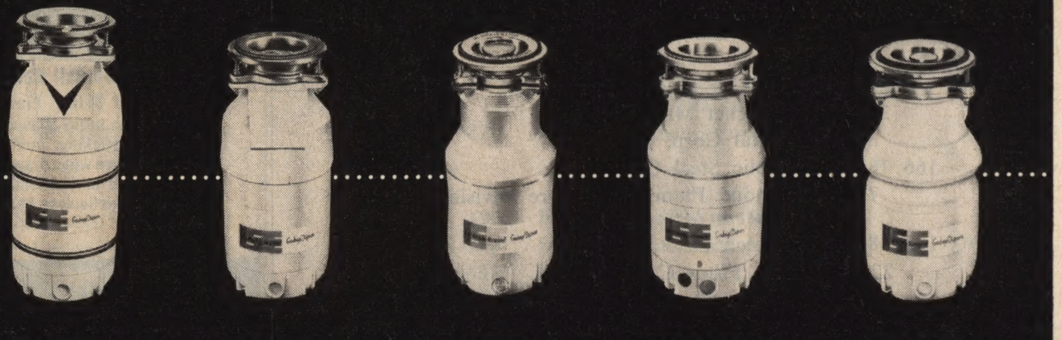
A DISPOSER FOR EVERY BUILDER NEED

darling

you're much too nice to be a garbage collector

In-Sink-Erator

garbage disposer



MODEL 27
The ultimate in performance, for custom building and luxury installations.

MODEL 17
Lock-cover; medium price range; custom and project building; remodeling.

TELEX
Telescopes to fit; medium price range; remodeling; existing homes; custom jobs.

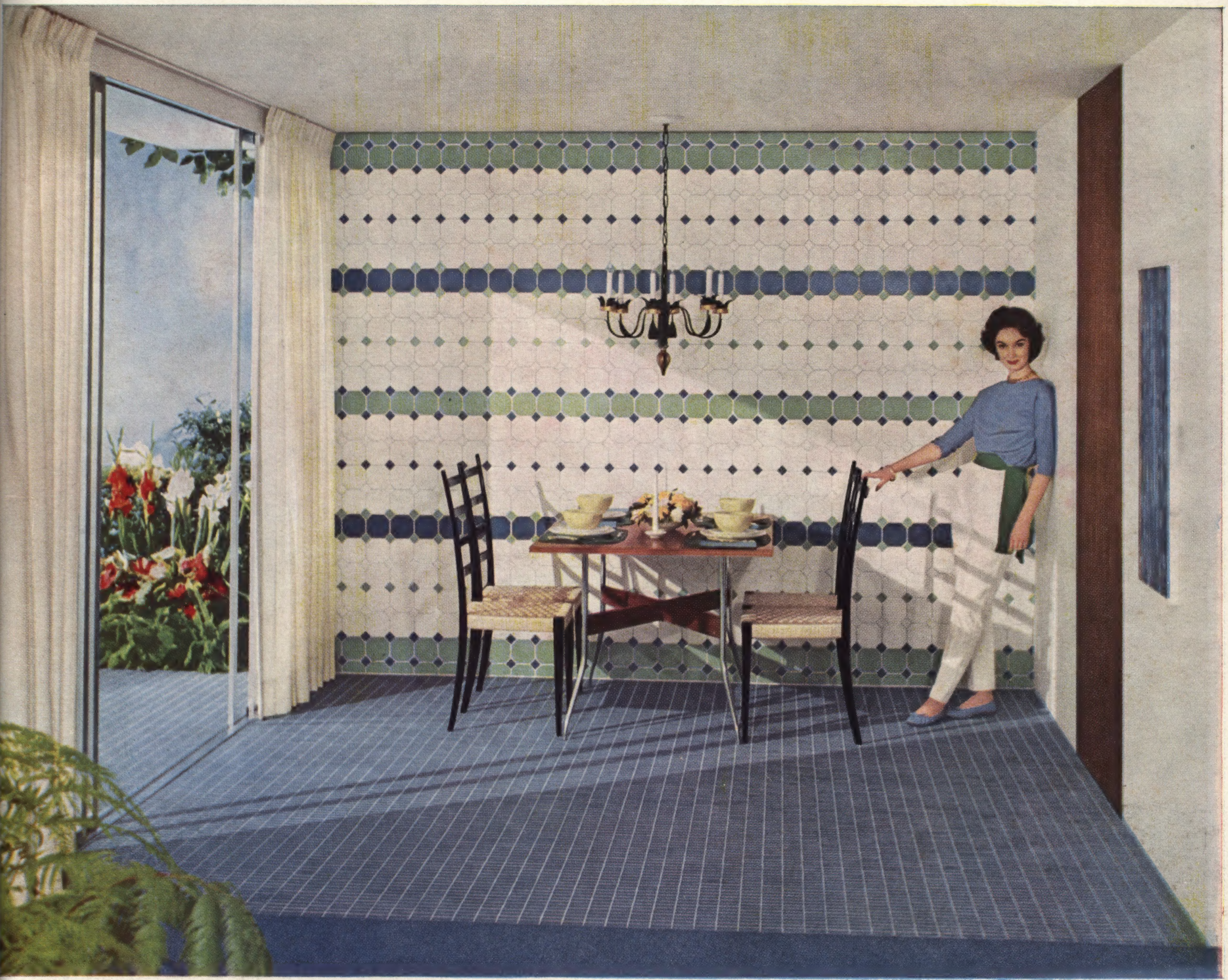
MODEL 77
Medium price range; for project and custom building.

MODEL 333
Budget-type and medium price range; for housing projects.

The only disposer company advertising directly to women in VOGUE... and offering you dramatic merchandising aids that help these ads pay off at your point of sale!

In·Sink·Erator®

Originator and Perfecter of the Garbage Disposer



A dining room of distinction, designed by Emily Malino Associates. Wall is 4¼" Octagon and Dot in 56 Leaf Green, 345 Cr. Cobalt and 365 Cr. White. Floor: 1 1/16" x 2 3/16" Oblongs, Azure Textone. Color Plate 89.

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American Olean

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This is the kind of sales record that National Homes builders have already piled up with the Fairlane series—the fastest selling homes in America.

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Turn to the special National Homes Section inside this magazine. Read about Viking—and the tremendous new opportunities it opens for qualified builders. If you're interested in real growth as a home builder it will pay you to investigate the possibilities of a National Homes Franchise now.

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NATIONAL
HOMES

THE NATION'S LARGEST PRODUCER
OF QUALITY HOMES

Plants at Lafayette, Indiana;
Horseheads, New York; Tyler, Texas

SEE PAGES 52A-H INSIDE!